S0810-1

Seventy-Third Annual Report

Superintendent of Banks

State of California

1982

Showing the Financial Condition of State Banks
at the Close of Business June 30, 1982

Richard M. Dominguez
SUPERINTENDENT OF BANKS

OFFICES
SAN FRANCISCO
LOS ANGELES
SACRAMENTO
SAN DIEGO

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San Francisco, California
October 30, 1982

The President of the Senate
The Speaker of the Assembly

Sirs:

In accordance with Section 257 of the Banking Law (Division 1 of the Financial Code), I am pleased to submit to the Members of the Legislature the Seventy-Third Annual Report of the Superintendent of Banks for the fiscal year ended June 30, 1982.

Respectfully,

RICHARD M. DOMINGUEZ
Superintendent of Banks

REPORT OF THE SUPERINTENDENT

GENERAL COMMENTS

At the end of fiscal 1981, the State Banking Department had 21 vacancies covering all the examiner grades. These positions were filled through the successful hiring of 32 new examiners during fiscal 1982. The new appointments, net of the period's resignations, retirements and inter-agency transfers, resulted in the Department having only five vacant positions as of June 30, 1982.

This completed the restaffing program which had been initiated during 1981. The Department was then able to shift from its emphasis on the priority of recruitment and hiring to that of the training and development of the examination staff. In maintaining its role as the primary regulator, the State Banking Department is continuously involved in activities designed to optimize on the available personnel resources. In conjunction with this objective, a comprehensive internal training program was instituted during fiscal 1982. In addition to the continued use of the Conference of State Bank Supervisors, the Federal Deposit Insurance Corporation, and Pacific Coast Banking School for external training, the State Banking Department personnel developed a Beginning, Intermediate, Advanced and EDP in-house Examiner Training Program. These internal schools were structured with curriculums which emphasized the needs of the Department's examination staff and the current requirements of California's banking industry. The primary instructors for the schools were State Banking Department Senior Examiners who were graduates of the CSBS Training School. Each of these programs has been conducted on at least one occasion and has been updated and altered in response to the participating examiners' appraisals. The schools' development and organization have been completely documented and will be given to the Deputy Superintendent who is appointed Training Officer for the Department. It is hoped that the initiation of this internal training process will evolve into an effective enhancement of the long-term productivity of State Banking Department personnel. It is also seen as a means of obtaining an optimum return on the Department's limited financial resources.

The Department was not only successful in achieving its recruitment and training goals but was able to make some meaningful changes in its administrative structure.

On August 5, 1981, Gene C. Kirkish was appointed Deputy Superintendent of the Sacramento office, filling the vacancy that was created with the departure of James G. Updegraff.

On December 15, 1981, Allan A. Farias was appointed Supervising Bank Examiner for the San Diego office and performed as the interim office manager, temporarily filling the vacancy that was created with the retirement of Edward G. Peterson after 26 years of service to the Department. A Deputy Superintendent will be appointed shortly.

Effective August 1, 1982, Wayne Bradshaw was appointed Chief Deputy Superintendent. Prior to this appointment, Wayne Bradshaw served as Assistant to the Superintendent of Banks since July 20, 1981.

The Department also changed the structure of its Management Committee. It has been expanded to include the Supervising Bank Examiners and equivalent Staff Counsels. There has been an increase in the delegated responsibilities and authorities of the Supervising Bank Examiners. This should improve the timeliness and efficiency of their ability to respond to the industry's needs.

INDUSTRY

Fiscal 1982 represented a continued year in which the economy experienced some degree of a recession or slump in productivity. However, the banking systems' indications continued to reflect positive aggregates despite the continued onslaught of nonperforming loans, depressed real estate market, the continuation of problems in the savings and loan industry, the increase in corporate and individual bankruptcies and the persistent volatility of interest rates during the course of the year.

Although the banks in California performed fairly well and experienced moderate asset growth (total consolidated assets of State-chartered banks grew from $57.8 billion to $63.3 billion, a 9.5% increase for the year ended June 30, 1982), a number of negative signs began to emerge during the year. The continued high interest rates, increase in unemployment and decline in gross national product growth rate resulted in an increase in the level of problem loans and associated problem banks. The ballooning of loan problems at many banks increased the percentage of nonperforming assets to historically high levels at some banks. Concurrent with many bank industry customers' struggle to cope with the depressed economy and prolonged interest rate volatility, a number of foreign credit problems have begun to emerge. These could notably increase the industry's problems during the next year. Fortunately, California experienced only one failed bank situation during the year. Pacific Coast Bank, a State-chartered bank headquartered in San Diego, was taken over by the Superintendent and ordered to be liquidated. The Federal Deposit Insurance Corporation was appointed as receiver of Pacific Coast Bank. The bank's assets were purchased by Commonwealth Bank and no depositor losses were incurred.

The problems of the banking industry in California did not change significantly during the year. In addition to the often-mentioned volatile interest rates, heavy competition from nonbank institutions, the limitation of competitive alternatives due to current laws and regulations and the side effects and problems in the thrift industry, the most significant occurence was the various legislative efforts intent on creating a new financial order. Towards the end of fiscal 1982, there was a proliferation of federal and state legislation, all intent on chipping away at the traditional restrictions on the banking industry. However, while deregulation was no less urgent an issue than the former years, the overall tone to date of these pending legislations and general deregulation effort implies that it was inevitable. The consensus seems to be that restrictions will soon be eased and bank powers will soon be expanded.

The Department feels comfortable in expressing its confidence in the California banking industry. Despite the current climate of a poor economy and the variety of increasingly effective competitors, the banks continue to make modest progress. This reflects the inherent strengths of the industry and the overall good financial condition of banks which allows them to continue to meet their clientele's expressed needs and compete effectively against less regulated competitors. The measure of banks' asset quality is expected to continue under considerable pressure while the economy makes a slow turnaround. However, with some decline in interest and inflation rates, it is anticipated that there will be a probable slowing in the rate of increase in domestic problem assets, all reflective of a tempered but continued positive future for the banking industry of California.

LEGISLATION

During fiscal 1982 the Department's legislative efforts were both comprehensive and successful. Legislative items presented in the 1981 Annual Report, specifically bills concerning alternative mortgage instruments, international banking, usury limits, automatic teller machines and other miscellaneous items were passed by the Legislature and signed into law by the Governor.

The Department's fiscal 1982 legislative activity was centered around cleanup activity on previous State Banking Department sponsored legislation, sale/merger between savings and loans and banks, and product expansion for financial institutions. All of these pending bills have progressed through the initial committee stages and appear highly likely to be passed into law before the close of the 1982 Legislative Session.

BANKING LAW

Clean-Up Legislation

The Department sponsored clean-up legislation, AB 3381, introduced by Assemblyman Douglas Bosco, in order to make several technical changes in the Banking Law. These technical changes include such items as the following:

1. Financial Code Section 662 relates to impaired bank capital and states that the Superintendent "shall order the bank to correct such impairment within 60 days of the date of his order". If the bank does not correct the impairment the Superintendent may assess the shareholders and in so doing, must follow the procedure prescribed in Section 423 of the Corporations Code. Corporations Code Section 423 is not very clear-cut and presents problems to the Banking Department. AB 3381 would provide a specific assessment procedure with time limits that are clearly defined.

2. Existing law authorizes a bank or trust company to deposit its funds in another bank if the other bank has been designated as a depository for its funds by a vote of a majority of the directors of the bank making the deposit and if the other bank has been approved by the Superintendent as a depository. AB 3381 would also authorize a bank or trust company to

deposit its funds in a savings and loan if the preceding prerequisites have been met. Currently, a bank needs the approval of the Superintendent for any deposit. This would require it only for those exceeding 10 percent of shareholders' equity.

3. AB 3381 would eliminate the need for approval of the Superintendent when a bank borrows from the Federal Reserve Bank.

4. AB 3381 would allow a commercial bank to be able to borrow from the Federal Reserve Bank or the FDIC without any restrictions, and would eliminate superfluous and redundant language.

5. AB 3381 would prohibit a State Banking Department employee from obtaining a home loan from a State-chartered bank. This change resolves a possible conflict with federal law.

6. The current definition of bank capital includes shareholders' equity, capital notes and debentures of the bank. However, when the Banking Department computes bank capital we also include the allowance for loan losses.

AB 3381 would codify the Department's present practice. It would also be consistent with the new definition of bank capital adopted by the Federal Reserve Board.

7. Financial Code Section 1223 states that personal property or collateral held as security for a loan must have a market value at least 15 percent greater than the amount of the loan.

AB 3381 would exempt loans secured by cash from the 15 percent margin. It is the Department's view that since the principal is fully supported by the cash deposit there is no need for a 15 percent margin.

8. AB 3381 would add *allowance for loan losses* to the existing statutory language in Financial Code Sections 1224, 1225 and 1231 in order to incorporate these funds in the definition of bank capital as discussed under Item 6.

9. Financial Code Section 1237 authorizes the Superintendent to approve the use of alternative forms of mortgage instruments.

AB 3381 would repeal that section. Legislation enacted during 1981, AB 650 and SB 809, provided that banks may utilize various alternative mortgage instruments. In light of this new legislation, and since the Banking Department has never promulgated rules and regulations to implement this section which sunsets January 1, 1984, it does not appear to be relevant law.

10. AB 3381 would affect how loan limits are calculated for foreign banks. The State Banking Department will look only to loans made by California offices because that is the limited realistic scope of monitoring.

Business and Industrial Development Corporation Clean-up Legislation

The department sponsored clean-up legislation SB 1833 by Senator David Roberti in order to conform the State Business and Industrial Development Corporation Law (BIDCO Law) more closely to the enforcement provisions of other state and federal laws. In addition, this bill will authorize the State Banking Department to obtain criminal information on persons involved in an application for a new bank, for approval to acquire control of a bank, for a license under the Transmitters Law, for a license under the Travelers Check Act, for a license under the BIDCO Law, and for approval to acquire control under the BIDCO Law. This bill was also amended to include a provision which will permit credit unions to purchase vendor or lessor contracts and agreements covering the sale or lease of personal property or vehicles to its members.

The BIDCO Law was enacted in 1977 and never has been significantly amended. The State Banking Department has regulated BIDCO's for four years during which time we have had the opportunity to work with the law. Under the current law, the Banking Superintendent may suspend or remove an officer of the BIDCO for specific violations. This bill will conform the BIDCO Law more closely to the enforcement provisions of Section 8 of the Federal Deposit Insurance Act and the California Travelers Check Act and Payment Instruments Law. Section 8 of the Federal Deposit Insurance Act was changed subsequent to the enactment of the BIDCO Law. The State Banking Department wishes to update the BIDCO Law in this area.

In regard to the provisions relating to summary criminal history information, the State Banking Department is currently authorized to obtain this information from the Attorney General in the cases of an application to establish a foreign bank and for a license under the Payment Instruments Act. Existing law does not explicitly indicate the State Banking Department has authority to obtain these reports for matters involving domestic banks, BIDCO's, transmitters of money, and traveler's check issuers. To date, when situations have called for the need for such criminal information, the State Banking Department has had to rely on other sources, including federal agencies, to obtain the information for the Department. Given the extreme importance of allowing only individuals with the highest integrity in fiduciary capacities, it is necessary for the Department to have this new authority. By having the ability to obtain this information directly, the State Banking Department will also be in a position to process these applications in a more expedient manner.

Cross-Industry Sales, Mergers and Conversions

AB 2162 and AB 1495 were sponsored and introduced by Assemblyman Tom Bane. However, early in the legislative process the State Banking Department became involved and has taken the lead in orchestrating the successful passage of these essentially similar bills.

State Banking Department sponsored AB 2162, the more detailed of the two bills and the superseding legislation, would amend the Financial Code to provide the regulatory authority to authorize the sale and merger between banks and savings and loan associations and to permit the conversion of a bank to a savings and loan, or a savings and loan to a bank.

Existing California Banking Law contains provisions relating to mergers between banks and other banking corporations; existing California Savings and Loan Law provides for mergers between savings and loan associations. However, both laws are silent on mergers between banks and savings and loans. The silence in the Banking Law and the Savings and Loan Law indicates that the California General Corporation Law governs these types of cross-industry mergers.

Although the General Corporation Law provides that a corporation may merge into another corporation, it does not specify the jurisdiction of the Banking Superintendent and the Savings and Loan Commissioner for the merger of a bank and savings and loan. The lack of specificity as to jurisdiction leads to unnecessary duplication of review by the Banking Department and the Department of Savings and Loan. Furthermore, it leads to unnecessary efforts by the applicant to satisfy the various requests for information from the two Departments. This bill would specify that a State bank may merge into a domestic savings and loan and a domestic savings and loan may merge into a State bank. The surviving institution's regulator would have regulatory authority over the merger.

There is no law which contemplates financial institution conversions; the California General Corporation Law, the Banking Law and the Savings and Loan Law are silent on this matter. A related bill, AB 1495 (Bane) will permit conversions between State institutions to occur immediately. This bill will supersede AB 1495 in January 1983 and expand permissible conversions to include federal savings and loan associations and national banks. This bill specifies that the Commissioner or Superintendent of Banks can only approve these transactions after satisfactory findings are made of specified criteria including capital, management, anti-competition, likelihood of success, and the impact of the transaction on financing for housing.

The State Banking Department has received one filing during the past year for a cross-industry transaction. It was subsequently completed. We also have received further inquiries from banks, savings and loans, and individuals regarding the possibility of cross-industry transactions involving the sale of branches.

We also have received a few inquiries regarding the conversion of a savings and loan to a bank. The State Banking Department believes we should not be a barrier to an endeavor a bank or savings and loan has determined is a business option. The traditional distinctions between the orientation of banks and savings and loans are fading. Our current economic climate has put a strain on both types of institutions. As a response to this environment, some banks and savings and loans are seeking alternative means to strengthen their competitive positions in the marketplace. If financial market activity calls for a merger or conversion, the Banking Department believes the activity should be permitted in the most expeditious manner, at the lowest cost and with the appropriate regulatory review. A merger or conversion may be the only manner to rescue a failing institution.

The Department does not anticipate that statutes specifically authorizing financial institution mergers and conversions would lead to the abandonment of the savings and loan industry. Savings and loan associations already have been given powers which expand their products and services and make their activities more like banks. Currently, neither banks nor savings and loans are able to participate actively in residential mortgage lending because of high interest rates. However, it is expected that funds for housing will remain available with the advent of the new alternative mortgage instruments and with a slight reduction in interest rates. As we consider this issue we should remember that the savings and loan associations' singular commitment to fund housing is shifting towards a sharing of this responsibility with all other providers of financial services, and savings and loan associations, through the expansion of their own lending activities, have joined this group. Recognizing the concern for housing, the bill requires the appropriate regulator to find that transactions under this bill will not have a serious adverse effect on the total availability of financing for housing in the market area of the merging or converting savings and loan association or that any such effect is clearly outweighed in the public interest by the probable effect of the conversion in meeting the convenience and needs of the community to be served.

Financial Institutions Expanded Powers

In response to the changing market place and the need to expand the powers of financial institutions in the area of investments in securities, real estate related activities and types of lending activities, the Assembly Republican Caucus sponsored AB 3469.

This bill is the result of a movement to liberalize the restrictions on financial institutions in the areas of investments, loans and types of related activities. The intent of this legislation is to provide greater flexibility to financial institutions and allow them to better compete in and play a more expanded role in the currently changing economy. The author of this measure, with the support of the California Bankers Association, originally wanted to eliminate the investment restrictions entirely and to allow 100% of assets to be available for investment in real estate or real estate related activities. However, at the urging of the State Banking Department, limits were eliminated only in the area of securities in aggregate. A sublimit of 15% per obligor was established, which is in keeping with the Department's requirements of portfolio diversification in order to maintain industry safety and soundness. The real estate activities were established at limits of 10% of assets which is consistent with the Department's view that this is a prudent level. Shareholders' equity available to protect depositors traditionally approximates 10% of the risk assets maintained by banks.

Existing law specifies the type of loans that savings and loan institutions may make. It sets limits on the percentage of assets which may be involved in non-real estate related loans. Currently a bank may invest up to two percent of its deposits in unspecified securities. This bill would remove this limit and allow the bank to apply a prudent man rule in this area. A bank may also invest up to 10% of its shareholders' equity in the securities of any one obligor (other than certain government securities which do not have restrictions). This bill would increase this limit to 15% and allow banks to go above 15% with the prior written approval of the Superintendent of

Banks. Currently a bank or trust company may purchase, acquire, hold, or lease real property or have any interest essential to conducting its main line of business or as a result of the settling of an obligation. This bill would expand this area and allow banks through subsidiary corporations to acquire holdings related to real estate for development, managerial or any entrepreneurial improvements or to rent, lease or generally operate for income. This bill would limit this type of investment activity to 10% of assets. This section of the bill shall become operative on the effective date of federal legislation or regulation with similar or substantially similar provisions or January 1, 1984, whichever occurs first.

Currently a savings and loan association may make non-real estate related loans for personal, family or household purposes. These loans, in addition to the association's holdings in commercial paper and corporate debt securities may not exceed 20% of assets. This bill would expand the non-real estate loan activity to include agricultural, business, corporate, and commercial loans not to exceed 5% of assets initially and increasing to 10% of assets on January 1, 1985. The same limits would apply to loan participations in these types of loans. Existing law does not specify that banks cannot provide electronic data processing services, real estate appraisal services, management consulting services for a fee. This bill would specifically authorize that these services can be provided for a fee. Existing law does not specify that banks cannot invest in a banker's bank (a bank whose shares are owned exclusively by other banks). This bill would provide specific authority for banks to purchase such shares for their own account.

The Department, in the spirit of deregulation, is in support of the underlying concepts of this legislation. We believe that the proposed limits will provide financial institutions with sufficient flexibility to be competitive and contributory in today's environment. However, we believe these limits will allow the industry to maintain the necessary level of portfolio diversification and liquidity to continue to operate in a generally safe and sound manner. A basic concept of banking is that each bank remain safe and sound. This concept is applicable to all financial institutions. The Department believes that basic principle is essential and is achievable only through diversification of investment, assets, liabilities, etc. The limits which have been set with the Department's encouragement will ensure that the institutions will maintain a level of diversification sufficient to provide the safety and soundness that motivated the Department's suggestions.

Investment Companies/Securities

In response to the competition for money market funds, the California Bankers Association sponsored AB 3192, which was introduced by Assemblyman John Lewis. This bill would authorize a bank, a savings and loan association, a credit union and an industrial loan company to organize an investment company or to underwrite, distribute, sell or issue securities of an investment company.

Although this bill would affect four types of financial institutions, our comment will be limited to banks. Currently, State law limits the investments banks may make. At the federal level, the Glass-Steagall Act prohibits banks from underwriting or trading most types of securities. This federal legislation was enacted to ensure the separation of commercial and investment banking. This bill would authorize a bank to organize, sponsor, operate, control or render investment advice to an investment company or to underwrite, sell, distribute or issue securities of an investment company. It would become operative on the effective date of identical federal legislation or on July 1, 1984, whichever occurs first. This bill is a direct response to the competition in money market funds that banks are facing from unregulated financial institutions. Over the past four years, approximately $200 billion in deposits have flowed out of depository institutions such as banks and savings and loans into money market funds. This bill is an attempt to obtain competitive equality with the unregulated institutions. The language of this bill is very similar to pending federal legislation, SB 1720, which, among other things, would modify the Glass-Steagall Act to permit banks to underwrite and deal in securities.

AB 3192 must be considered in terms of the Glass-Steagall Act and its restraints. This Department's analysis of the bill concludes that it would only be applicable to State chartered banks which are not members of the Federal Reserve System. However, the bank would have to operate the business through an investment advisory subsidiary which would provide investment advice to the investment company. We believe that banks and their subsidiaries which fall under this category escape the limitations of Glass-Steagall and, therefore, are not prohibited from engaging in underwriting activities.

THE STATE BANKING SYSTEM IN FISCAL 1982

CHANGES IN LICENSEES

Applications for New Banks

At the beginning of the fiscal year, there were 10 applications for new banks pending. During the year 31 additional applications were filed, making a total of 41 requiring action. Of this total, 18 were approved, one denied and three withdrawn, leaving 19 pending on 6/30/82.

There were 24 banks in organization at the start of the fiscal year. During the year 18 applications were approved, 22 new banks were opened and permission to organize one bank expired, leaving 19 banks remaining in organization at fiscal year end.

APPLICATIONS FOR NEW BANKS

	Fiscal Year Ending 6/30							
	1975	1976	1977	1978	1979	1980	1981	1982
Applications:								
Received	21	28	31	39	41	40	25	31
Approved	12	12	11	17	28	31	26	18
Denied	22	6	7	10	18	18	5	1
Withdrawn/Abandoned	2	0	1	6	5	1	1	3
Pending Year-End	9	19	31	37	27	17	10	19
In Organization:								
Approved	12	12	11	17	28	31	26	18
Opened	16	12	14	10	17	29	31	22
Withdrawn/Expired	0	0	1	0	1	0	0	1
Pending Year-End	14	14	10	17	27	29	24	19

New Banks Opened During Fiscal Year

At 7/1/81, there were 240 state-chartered banks. During the fiscal year 22 new banks were opened, six banks were lost through merger or acquisition and one bank was closed and ordered liquidated by the Superintendent of Banks. The number of state-chartered banks at June 30, 1982 stood at 255. The 22 new banks chartered during the fiscal year are:

STATE-CHARTERED BANKS OPENED DURING FISCAL YEAR

Name	Location	Capitalization	Date
The Bank of Hollywood	Hollywood	$4,000,000	8-7-81
Bank of Livermore	Livermore	2,519,230	3-15-82
Bank of Los Angeles	West Hollywood	5,661,150	5-6-82
Bank of Paradise	Paradise	2,300,010	7-13-81
Bank of the Ocean	Oceanside	2,360,000	11-10-81
Central Sierra Bank	San Andreas	2,632,450	11-12-81
Coast Commercial Bank	Santa Cruz	3,412,450	2-17-82
First Mountain Bank	Big Bear Lake	1,526,400	9-28-81
Gateway Western Bank	Banning	2,000,000	10-19-81
Golden Pacific Bank	Ontario	2,582,000	12-7-81
Liberty Bank	South San Francisco	4,094,300	4-7-82
New First Enterprise Bank [1]	Oakland		5-24-82
New Grossmont Bank [2]	La Mesa		4-13-82
Northridge Bank	Northridge	3,367,400	11-18-81
Oceanic Bank	San Francisco	10,000,000	8-3-81
Peninsula Bank of Commerce	San Bruno	4,400,000	9-25-81
Security Trust Company [3]	Los Angeles	1,000,000	7-1-81
South Bay Bank	Torrance	4,923,550	4-28-82
Sunrise Bank	Citrus Heights	4,232,650	10-14-81
SWB Corporation [4]	Vista		10-31-81
United Pacific Bank	Los Angeles	5,391,500	5-11-82
Warner Center Bank	Woodland Hills	3,191,500	11-17-81

[1] Organized in connection with a corporate restructuring of First Enterprise Bank.
[2] Organized in connection with a corporate restructuring of Grossmont Bank.
[3] Limited purpose bank with trust powers.
[4] Organized in connection with a corporate restructuring of Southwest Bank.

Mergers

Seven mergers involving state-chartered banks were effected during the fiscal year. The following table lists these banks:

MERGERS INVOLVING STATE BANKS EFFECTED DURING FISCAL YEAR

Surviving Bank	Merged Banks			Date Effected
	Name	Location City (County)	# of Branches	
Bank of Downey [1]	National Bank of Whittier	Whittier (Los Angeles)	5	10-1-81
El Dorado Bank	Bank of Indio	Indio (Riverside)	1	4-5-82
New First Enterprise Bank [2]	First Enterprise Bank	Oakland (Alameda)	2	5-28-82
New Grossmont Bank [3]	Grossmont Bank	La Mesa (San Diego)	4	4-13-82
La Jolla Bank and Trust Company	Vista National Bank	Vista (San Diego)	–	7-16-81
The Sumitomo Bank of California	Pacific City Bank	Huntington Beach (Orange)	3	12-11-81
SWB Corporation [4]	Southwest Bank	Vista (San Diego)	17	10-31-81

[1] Name of surviving corporation was changed to Southern California Bank.
[2] Name of surviving corporation was changed to First Enterprise Bank and certifications of authorization were issued to surviving bank to maintain head office and branch offices at locations of First Enterprise Bank.
[3] Name of surviving corporation was changed to Grossmont Bank and certifications of authorization were issued to surviving bank to maintain head office and branch offices at locations of Grossmont Bank.
[4] Name of surviving corporation was changed to Southwest Bank and certifications of authorization were issued to surviving bank to maintain head office and branch offices at locations of Southwest Bank.

New Branches

At the beginning of the fiscal year, there were 1,537 branch offices. During the year 118 de novo offices were licensed and a net of 12 new branches were acquired by or merged into existing banks. After deducting the 11 branches discontinued during the period and making an adjustment to exclude free-standing automated teller machine (ATM) branches from the count, this leaves 1,641 branches (domestic, foreign and intermittent) at fiscal year end, or a net gain of 104.

Applications for 144 new branches were filed during fiscal 1982. One hundred and thirty-five applications were approved, two denied, 18 pending applications withdrawn, and 18 approved but unopened applications were withdrawn or expired. At June 30, 1982, there were 43 applications pending compared to 54 a year earlier and 187 approved but unopened branches compared to 188 a year earlier. An eight year branch application history is set forth below:

APPLICATIONS FOR NEW BRANCHES

	Fiscal Year Ending 6/30							
	1975	1976	1977	1978	1979	1980	1981	1982
Applications:								
Received	89	85	91	104	132	166	126	144
Approved	69	58	45	87	124	138	124	135
Denied	18	9	12	14	11	23	2	2
Withdrawn/Abandoned	5	2	3	6	2	1	3	18
Pending Year-End	14	30	61	58	53	57	54	43
In Organization:								
Approved	69	58	45	87	124	138	124	135
Opened	62	61	36	48	79	93	121	118
Withdrawn/Expired	10	11	3	6	3	6	6	18
Pending Year-End	85	71	77	110	152	191	188	187

Automated Teller Machine (ATM) Branch Offices

Senate Bill 979 (Chapter 1075 Stats. 1981) became effective on January 1, 1982. The bill codified procedures for establishing and operating ATM branch offices. All ATM's installed subsequent to January 1, 1982 (except those at a licensed banking office) were processed as ATM branches pursuant to Section 550 et seq. of the California Financial Code.

During the six month period January 1, 1982 through June 30, 1982, 13 ATM branch applications were filed and 13 ATM branch applications were approved leaving no pending applications and 13 approved but unopened ATM branch offices at fiscal year end.

Trust Companies and Departments

During the fiscal year, three applications for new trust companies were filed, leaving three pending applications and one approved but unopened trust company application at year end. Also during the fiscal year two state-chartered banks filed applications to engage in the trust business, three pending applications for trust powers were withdrawn, one new bank opened with trust powers and a license was issued to one state-chartered bank to engage in the trust business.

TRUST POWERS GRANTED EXISTING BANK

Name	Location	Date
Modesto Banking Company	Modesto	11-2-81

APPLICATIONS FOR OFFICES OF FOREIGN BANKING CORPORATIONS

Fiscal Year-End 6/30/82

	Representative Offices		Agencies		Branches		
	U. S. Banks	Foreign Banks	Depositary	Nondepositary	Limited	Retail	Wholesale
Applications:							
Received	6	12	5	1	2[a]	4	2[b]
Approved	5	10	2	1	2[a]	1	1[a]
Denied	0	0	0	0	0	0	0
Withdrawn/Abandoned	0	0	0	0	0	0	0
Pending Year-End	1	2	3	0	0	3	1[a]
In Organization:							
Approved	5	10	2	1	2[a]	1	1[a]
Opened	5	9	5	1	2[a]	3[b]	1[a]
Withdrawn/Expired	0	0	0	1	0	0	0
Pending Year-End	0	2	3	1	0	1	0

[a] Includes one application to upgrade from an agency.
[b] Includes two applications to upgrade from an agency.

Offices of Foreign Banking Corporations Opened During Fiscal Year

The following offices of foreign banking corporations opened during the fiscal year bringing the total number of offices (agency and branch) of foreign banking corporations to 103 offices with 95 banks represented. Of these, 31 are nondepositary agencies, 65 are depositary agencies, two are limited branch offices, four are retail branch offices and one is a wholesale branch office.

AGENCIES AND BRANCH OFFICES OF FOREIGN BANKING CORPORATIONS OPENED DURING FISCAL YEAR

Name of Bank	Country	Location	Date
Nondepositary Agency:			
International Bank of Singapore, Limited	Singapore	Los Angeles	10-1-81
Depositary Agencies			
Banco Exterior de Espana, S.A.	Spain	Los Angeles	6-21-82
Banque Francaise du Commerce Exterieur	France	San Francisco	7-1-81
Hong Kong Metropolitan Bank Limited	Hongkong	San Francisco	9-1-81
Overseas Union Bank Limited	Singapore	Los Angeles	11-1-81
Scandinavian Bank Limited	United Kingdom	Los Angeles	1-11-82
Limited Branches			
Banque de l'Indochine et de Suez	France	Los Angeles	5-14-82
Societe Generale[1]	France	Los Angeles	6-1-82
Retail Branches			
Bank Hapoalim, B.M.[2]	Israel	Los Angeles	8-6-81
Bank Leumi le-Israel, B.M.[2]	Israel	Beverly Hills	8-18-81
United Mizrahi Bank, Ltd.	Israel	Los Angeles	8-18-81
Wholesale Branch			
Credit Suisse[2]	Switzerland	Los Angeles	4-28-82

[1] Upgraded from a nondepositary agency.
[2] Upgraded from a depositary agency.

Representative Offices of Foreign Banks

As of June 30, 1982, there were 74 representative offices of foreign banks in California representing 57 banks. These are comprised of 26 U.S. banks (domiciled in other states) and 31 foreign banks. During the fiscal year, 14 new representative offices were licensed and two were closed. The representative offices opened and closed are:

REPRESENTATIVE OFFICES OF FOREIGN BANKS OPENED DURING FISCAL YEAR

Name of Bank	Country/State	Location	Date
Foreign Banks			
Bank Julius Baer & Co., Ltd.	Switzerland	Palm Springs	3-24-82
Bank of British Columbia	Canada	San Francisco	4-30-82
Bank of N.T. Butterfield & Son, Limited	Bermuda	Newport Beach	4-19-82
The Bank of Yokohama, Ltd.	Japan	Los Angeles	3-29-82
Deutsche Bank A.G.	Germany	Los Angeles	5-11-82
The Fuji Bank Limited	Japan	San Francisco	6-1-82
Kleinwort, Benson Limited	United Kingdom	Los Angeles	2-16-82
Lloyds Bank International Limited	United Kingdom	San Francisco	5-3-82
The Shizuoka Bank, Ltd.	Japan	Los Angeles	4-15-82
U.S. Banks			
Baer American Banking Corporation	New York	Palm Springs	3-24-82
Fiduciary Trust Company of New York	New York	Los Angeles	7-1-81
Rainier National Bank	Washington	Monterey	12-3-81
Rainier National Bank	Washington	Salinas	12-3-81
State Street Bank and Trust Company	Massachusetts	San Francisco	11-2-81

REPRESENTATIVE OFFICES OF FOREIGN BANKS CLOSED DURING FISCAL YEAR

Name of Bank	Country/State	Location	Date
Foreign Bank			
Bank Julius Baer International Limited	United Kingdom	San Francisco	1-1-82
U.S. Bank			
Citibank (New York State), N.A.	New York	San Mateo	6-14-82

Eight Year Growth of Banking Offices

Between the fiscal years 1975 and 1982, the net gain in state-chartered banks was 118, or 86.1%. Branch offices (foreign, domestic and intermittent) increased from 814 to 1,641, a 101.6% increase. The largest percentage gains were in the area of foreign bank growth where agencies increased from 43 to 96 or 123.3% and branches increased from 1 to 7 or 600%. The following table presents a summary of department licensees since 1975.

SUMMARY OF DEPARTMENTAL LICENSEES AT FISCAL YEARS ENDING JUNE 30

Type of Licensee	1975	1976	1977	1978	1979	1980	1981	1982
Banks	137	148	162	168	190	217	240	255
Domestic Branch Offices	804	930	972	1,051	1,254	1,370	1,520	1,613
Foreign Branch Offices	10	13	14	15	15	16	17	18
Intermittent Branch Offices *	–	–	–	–	–	–	–	10
Free-standing ATM Facilities *	–	–	–	–	–	–	–	40
Trust Departments	24	26	27	26	29	32	35	37
Trust Companies	12	15	13	14	15	15	15	15
Domestic Branch Offices	6	8	8	8	9	9	10	10
Foreign Banking Corporations								
Branch Offices:								
—Limited	0	0	0	0	0	0	0	2
—Retail	1	1	1	1	1	1	1	4
—Wholesale	0	0	0	0	0	0	0	1
Agency Offices:								
—Depositary	20	25	27	40	49	57	63	65
—Nondepositary	23	23	27	29	27	29	31	31
Representative Offices:								
—Foreign Banks	10	20	23	20	21	22	26	34
—United States Banks (other states)	11	15	19	24	31	35	36	40
Transmitters of Money Abroad	13	12	11	11	4	5	8	8
Issuers of Payment Instruments **	–	–	–	–	5	5	5	6
Issuers of Travelers Checks **	–	–	–	–	5	5	8	9
Business and Industrial Development Corporations ***	–	–	–	0	1	3	3	6

* Prior to 1982 intermittent branch offices and free-standing automated teller machine (ATM) facilities licensed as branches were included in the domestic branch count.

** Licensed as transmitters of money abroad prior to 1979.

*** BIDCO's were not licensed by the Banking Department prior to January 1, 1978.

National Banks in California

Our unofficial tabulation utilizing the Weekly Bulletin of the Regional Administrator of National Banks indicates that as of June 30, 1982 there were approximately 57 approved but unopened national banks in California, with another 36 applications pending a decision. During the fiscal year 30 national banks opened for business in California. They are:

NATIONAL BANKS OPENED DURING FISCAL YEAR

Name	Location	Capitalization	Date
Center National Bank	Woodland Hills	$3,000,000	6-21-82
Charter National Bank	Encino	3,000,000	5-10-82
Escondido National Bank	Escondido	4,000,000	5-3-82
Fidelity National Trust Company (T)	Glendale	360,000	9-23-81
First National Bank	San Diego	15,000,000	12-15-81
First National Bank of Beverly Hills	Beverly Hills	5,770,550	4-19-82
First National Bank of North County	Oceanside	3,068,000	4-2-82
High Desert National Bank	Hesperia	1,500,000	5-14-82
Huntington National Bank	Huntington Beach	3,500,000	3-29-82
Inland National Bank	Walnut	3,000,000	3-29-82
The Laguna Bank, National Association	Laguna Beach	3,001,000	12-1-81
Laguna National Bank & Trust Company (T)	Laguna Beach	3,500,000	12-1-81
Liberty National Bank	Huntington Beach	5,000,000	5-25-82
Lincoln National Bank	Sherman Oaks	4,500,000	4-14-82
Marine National Bank	Santa Ana	6,000,000	7-13-81
Mercantile National Bank	Los Angeles	15,040,000	3-22-82
Mission National Bank	San Francisco	3,527,730	2-16-82
National Bank of La Jolla	La Jolla	4,000,000	12-1-81
North State National Bank	Chico	3,427,000	3-15-82
Pacific National Bank	Newport Beach	3,500,000	1-29-82
Palm Desert National Bank	Palm Desert	2,500,000	12-7-81
Palos Verdes National Bank	Rolling Hills Estates	2,637,130	4-19-82
Rancho Santa Fe National Bank	Rancho Santa Fe	5,000,000	3-3-82
Sacramento Valley Bank, National Association	Sacramento	8,000,000	12-4-81
San Diego National Bank	San Diego	9,000,000	11-12-81
San Jose National Bank	San Jose	10,652,070	6-10-82
Southland National Bank of Arcadia	Arcadia	3,557,200	6-15-82
United Mercantile Bank & Trust Company, National Association (T)	Pasadena	5,000,000	5-18-82
Vineyard National Bank	Rancho Cucamonga	2,000,000	9-11-81
The Wilshire Bank, N.A.	Los Angeles	4,000,000	7-16-81

(T) Has trust department

Federal Offices of Foreign Banking Corporations

As a result of the International Banking Act of 1978, foreign banks were given the alternative of seeking a federal charter for their United States operations. According to the Weekly Bulletin of the Regional Administrator of National Banks one federal office in California was chartered during fiscal 1982, bringing the total number of federal offices of foreign banking corporations to three. The new federal office chartered is:

FEDERAL OFFICE OF FOREIGN BANKING CORPORATION
OPENED DURING FISCAL YEAR

Name	Country	Location	Date
*The Ka Wah Bank Ltd.	Hongkong	Los Angeles	3-17-82

* Limited Federal Branch

FINANCIAL CONDITION OF DEPARTMENT LICENSEES

State Bank Growth in Fiscal 1982

Between 6/30/81 and 6/30/82, total assets of state-chartered banks, including foreign and domestic subsidiaries, increased by $5.491 billion, or 9.5% to $63.296 billion. Total deposits (domestic & foreign) increased by $3.779 billion to $50.235 billion, an increase of 8.1%compared to a 17.4% increase the previous year. Domestic deposits of $46.517 billion increased by 9.0% compared to 15.8% the previous year, a $3.842 billion increase. Equity capital growth of 12.4% kept pace, but was down from the 19.7% increase realized during fiscal 1981. The ratio of equity capital to total assets for all state-chartered banks increased to 5.9% compared to 5.7% one year ago. Debt capital decreased 3.5% compared to a 2.4% increase one year ago. Total capital to total assets increased to 6.5% up from 6.4% on June 30, 1981.

Loans (gross) again grew at a faster rate than deposits, 14.3%, and stood at $39.628 billion, causing an increase in the loan to deposit ration from 74.7% a year ago to 78.9%. Loans in domestic offices increased at a rate of 16.1% to $37.854 billion compared to a 20.6% increase the previous year and loans in foreign offices decreased by 14.5% to $1.774 billion compared to a 8.4% increase the previous year.

Total reserves for loan losses increased by 12.9% to $443 million. Reserves as a percent of total loans at 6/30/82 were 1.12% compared to 1.13% at 6/30/81. For banks with deposits in excess of $500 million, reserves as a percent of loans were 1.13% and for smaller banks 1.08%.

The increase in domestic deposits of 9.0% was composed of a sharp 19.5% increase in time and savings deposits and a 10.1% decrease in demand deposits. Total deposits in foreign offices decreased by $63 million to $3.718 billion, a 1.7% decrease over the prior fiscal year.

Calendar Year Data For All California Banks

In order to present balance sheet data which can be related to our income statistics we have again included two tables based on calendar year aggregates. These tables, which follow the fiscal year table, present a detailed five year comparison for state-chartered banks as well as for all banks in the state as of year end.

COMPARATIVE STATEMENT OF ASSETS, LIABILITIES, CAPITAL ACCOUNTS AND RATIOS FOR CALIFORNIA STATE-CHARTERED BANKS TOGETHER WITH RELATED INFORMATION AS OF JUNE 30th FOR YEARS 1978 THROUGH 1982

(In millions of dollars)

	1978	1979	1980	1981	1982
ASSETS					
Cash and due from banks	$5,597.6	$6,097.6	$6,605.9	$8,076.7	$7,072.1
U.S. Treasury securities	2,290.6	2,289.1	2,080.4	2,229.4	2,098.8
Obligations of U.S. Government agencies, etc.	1,239.8	1,709.1	1,767.5	1,948.6	2,073.2
Obligations of States and political subdivisions	2,426.8	3,033.8	3,458.0	3,719.2	3,637.9
Other securities (includes trading account)	293.6	278.1	332.6	493.6	391.0
Federal funds sold and securities purchased under resale agreements	1,131.6	1,118.5	1,818.1	1,827.5	2,412.2
Loans (net)	20,496.1	25,345.8	28,611.5	34,290.0	39,184.4
Other assets	2,180.0	3,149.1	4,076.8	5,219.3	6,426.4
Total assets	$35,656.2	$43,021.1	$48,750.8	$57,805.2	$63,296.0
LIABILITIES					
Demand deposits[a]	$10,030.9	$11,802.2	$12,280.1	$13,187.4	$11,830.7
Time and savings deposits[a]	13,511.0	16,562.7	20,009.8	24,696.0	30,180.0
Deposits of U.S. Government	286.6	334.6	229.1	250.6	248.1
Deposits of States and political subdivisions	2,168.4	2,498.9	2,497.5	2,448.3	2,237.5
Other deposits	1,748.3	1,821.1	1,847.1	2,091.8	2,020.2
Deposits in foreign offices	2,821.2	2,711.0	2,708.9	3,781.1	3,718.1
Total deposits	30,566.4	35,730.4	39,572.6	46,455.3	50,234.5
Borrowings[b]	1,618.8	2,972.5	3,659.7	4,864.6	5,851.6
Other liabilities	1,361.9	1,733.6	2,369.0	2,782.8	3,111.7
Total liabilities	$33,547.1	$40,436.6	$45,691.2	$54,102.8	$59,197.8
Capital Notes and Debentures	$319.8	$379.6	$382.6	$391.6	$377.8
EQUITY CAPITAL					
Capital	$505.6	$575.0	$667.2	$816.0	$1,191.2
Surplus	817.3	993.0	1,189.8	1,337.2	1,217.5
Undivided profits	435.4	610.0	852.7	1,091.8	1,248.5
Reserves for contingencies	30.9	26.9	57.2	65.8	63.2
Total equity capital	$1,789.2	$2,204.9	$2,767.0	$3,310.7	$3,720.4
Total liabilities, reserves and capital	$35,656.2	$43,021.1	$48,750.8	$57,805.2	$63,296.0
RATIOS					
Percent total capital to total assets	5.9	6.0	6.5	6.4	6.5
Percent equity capital to total assets	5.0	5.1	5.7	5.7	5.9
Percent total capital to total deposits	6.9	7.2	8.0	8.0	8.2
Percent total loans (net) to total assets	57.5	58.9	58.7	59.3	61.9
Percent total loans (net) to total deposits	67.1	70.9	72.3	73.8	78.0
Number of state banks	168	190	217	240	255
Number of state branches (domestic)[c]	1,051	1,254	1,370	1,520	1,613
(foreign)	15	15	16	17	18
Total state banks	1,234	1,459	1,603	1,777	1,886
Number of national banks	56	47	43	51	79
Number of national branches (domestic)	2,778	2,652	2,717	2,747	2,758
(foreign)	140	142	144	139	139
Total national banks	2,974	2,841	2,904	2,937	2,976
Total domestic offices	4,053	4,143	4,347	4,558	4,705
Total offices	4,208	4,300	4,507	4,714	4,862
California population (estimated)	22,297,000	22,700,000	23,773,000	24,213,200	24,628,000
Population per domestic banking office (in thousands)	5.5	5.5	5.5	5.3	5.2
State Banking Department staff:					
Authorized	161.0	142.7	139.7	151.0	154.0
Actual	144.5	135.6	124.9	135.1	145.0

NOTES:

(1) Above figures relate to domestic and foreign banking operations.

(2) Figures may not add to totals due to rounding.

FOOTNOTES:

[a] Individuals, partnerships and corporations only.

[b] Borrowings include Federal funds purchased and securities sold under repurchase agreements, and other liabilities for borrowed money.

[c] Figure for 1982 has been adjusted to exclude free-standing automated teller machine (ATM) branch offices and intermittent branch offices.

COMPARATIVE STATEMENT OF ASSETS, LIABILITIES, CAPITAL ACCOUNTS AND RATIOS FOR CALIFORNIA STATE-CHARTERED BANKS AS OF DECEMBER 31ST FOR YEARS 1977 THROUGH 1981

(In millions of dollars)

	1977	1978	1979	1980	1981
ASSETS					
Cash and due from banks	$5,389.7	$5,732.5	$6,474.9	$7,619.4	$7,799.1
U.S. Treasury securities	2,355.1	2,289.5	2,174.8	2,343.1	2,094.8
Obligations of U.S. Government agencies, etc.	1,173.3	1,522.7	1,781.9	1,784.4	1,920.2
Obligations of States and political subdivisions	2,297.0	2,713.1	3,418.6	3,694.5	3,835.8
Other securities (includes trading account)	237.8	426.0	184.5	276.1	559.1
Federal funds sold and securities purchased under resale agreements	750.3	1,070.3	1,583.4	1,980.2	2,468.9
Loans (net)	158,674.6	22,839.1	28,068.7	31,952.8	37,366.2
Other assets	1,898.8	2,611.4	3,638.8	4,690.4	6,384.1
Total assets	$32,776.5	$39,204.8	$47,325.5	$54,340.7	$62,428.2
LIABILITIES					
Demand deposits[a]	$9,650.2	$11,247.0	$12,860.1	$13,568.3	$13,044.6
Time and savings deposits[a]	11,887.9	14,759.5	18,722.4	22,46[illegible].0	27,857.8
Deposits of U.S. Government	225.3	209.2	348.0	299.0	207.3
Deposits of States and political subdivisions	2,114.6	2,330.7	2,826.6	2,608.4	2,433.0
Other deposits	1,483.8	1,746.7	2,019.1	2,230.5	2,684.2
Deposits in foreign offices	2,787.5	2,692.2	2,636.2	2,947.2	3,867.3
Total deposits	28,149.3	32,985.3	39,412.5	44,121.6	50,094.3
Borrowings[b]	1,580.4	2,320.8	2,914.5	4,276.3	5,262.5
Other liabilities	1,057.6	1,562.1	2,095.0	2,538.6	3,108.6
Total liabilities	$30,787.1	$36,868.3	$44,421.9	$50,936.4	$58,465.3
Capital Notes and Debentures	$313.4	$351.1	$436.2	$399.9	$414.2
EQUITY CAPITAL					
Capital	$478.4	$522.7	$629.5	$755.0	$1,120.5
Surplus	769.7	933.6	1,042.6	1,208.4	1,176.9
Undivided profits	394.2	489.8	739.3	987.0	1,189.7
Reserves for contingencies	33.6	39.2	56.1	54.0	61.3
Total equity capital	$1,675.9	$1,985.3	$2,467.5	$3,004.4	$3,548.5
Total liabilities, reserves and capital	$32,776.5	$39,204.8	$47,325.5	$54,340.7	$62,428.2
RATIOS					
Percent total capital to total assets	6.07	5.96	6.14	6.26	6.35
Percent equity capital to total assets	5.11	5.06	5.21	5.53	5.68
Percent total capital to total deposits	7.07	7.08	7.37	7.72	7.91
Percent total loans (net) to total assets	56.98	58.26	59.31	58.80	59.85
Percent total loans (net) to total deposits	66.34	69.24	71.22	72.42	74.59
Number of state chartered banks	163	177	200	233	252

NOTES:

(1) Above figures relate to domestic and foreign banking operations.

(2) Figures may not add to totals due to rounding.

FOOTNOTES:

[a] Individuals, partnerships and corporations only.

[b] Borrowings include Federal funds purchased and securities sold under repurchase agreements, and other liabilities for borrowed money.

COMPARATIVE STATEMENT OF ASSETS, LIABILITIES, CAPITAL ACCOUNTS AND RATIOS FOR ALL CALIFORNIA BANKS AS OF DECEMBER 31ST FOR YEARS 1977 THROUGH 1981

(In millions of dollars)

	1977	1978	1979	1980	1981
ASSETS					
Cash and due from banks	$34,240.1	$40,557.3	$45,289.8	$47,083.0	$43,463.6
U.S. Treasury securities	8,115.9	6,977.6	6,680.5	6,382.5	4,922.3
Obligations of U.S. Government agencies, etc.	3,014.7	4,286.2	5,481.7	5,077.6	5,068.5
Obligations of States and political subdivisions	9,185.7	8,265.7	8,138.8	8,267.0	7,957.8
Other securities (includes trading account)	2,516.4	2,695.1	2,473.7	2,582.7	3,300.8
Federal funds sold and securities purchased under resale agreements	5,804.3	5,068.7	4,430.3	4,622.1	9,711.6
Loans (net)	92,363.4	109,147.6	126,834.4	140,314.6	159,727.8
Other assets	11,350.8	14,889.5	19,913.8	23,637.7	28,383.3
Total assets	$166,591.2	$191,887.6	$219,242.9	$237,967.3	$262,435.8
LIABILITIES					
Demand deposits [a]	$31,978.3	$35,319.8	$38,431.1	$38,548.7	$36,443.9
Time and savings deposits [a]	54,616.4	64,011.1	69,502.1	83,445.9	101,104.9
Deposits of U.S. Government	878.2	525.3	610.2	518.8	463.4
Deposits of States and political subdivisions	6,662.3	6,782.9	6,202.5	5,905.3	5,508.7
Other deposits	6,817.5	6,787.8	7,280.7	8,918.9	8,782.3
Deposits in foreign offices	38,652.5	45,353.8	55,758.1	55,272.3	56,573.6
Total deposits	139,605.3	158,780.5	177,784.7	192,609.9	208,877.1
Borrowings [b]	11,881.2	14,236.9	17,498.2	18,082.3	22,577.4
Other liabilities	7,278.2	10,181.7	14,259.1	16,454.5	19,094.9
Total liabilities	$158,764.7	$183,199.0	$209,542.0	$227,146.7	$250,549.4
Capital Notes and Debentures	$722.6	$673.4	$594.0	$524.6	$518.3
EQUITY CAPITAL					
Capital	$1,429.7	$1,546.3	$2,582.7	$2,826.8	$3,329.0
Surplus	3,020.8	3,247.9	3,222.4	3,536.3	3,650.3
Undivided profits	2,576.9	3,143.3	3,209.0	3,852.2	4,327.1
Reserves for contingencies	76.5	77.7	92.8	90.7	61.4
Total equity capital	$7,103.9	$8,015.3	$9,106.9	$10,301.6	$11,367.8
Total liabilities, reserves and capital	$166,591.2	$191,887.6	$219,242.9	$237,967.3	$262,435.8
RATIOS					
Percent total capital to total assets	4.70	4.53	4.42	4.55	4.53
Percent equity capital to total assets	4.26	4.18	4.15	4.33	4.33
Percent total capital to total deposits	5.61	5.47	5.46	5.62	5.69
Percent total loans (net) to total assets	55.44	56.88	57.85	58.96	60.86
Percent total loans (net) to total deposits	66.16	68.74	71.34	72.85	76.47
Number of state and national banks	221	230	242	281	311

NOTES:
(1) Above figures relate to domestic and foreign banking operations.
(2) Figures may not add to totals due to rounding.

FOOTNOTES:

[a] Individuals, partnerships and corporations only.

[b] Borrowings include Federal funds purchased and securities sold under repurchase agreements, and other liabilities for borrowed money.

PROFIT PERFORMANCE IN CALENDAR 1981

State Banks

Total operating income for the 252 state-chartered banks at calendar year end 1981 increased 23.2%to $7.789 billion. Interest and fees on loans, which comprises 74.5% of total operating income, increased 22.6% to $5.799 billion.

Total operating expenses kept pace, increasing 27.1% to $7.269 billion. Cost of funds as a percent to total operating income showed a large increase from the prior year's 55.1% to 60.7%. Salary and employee benefits increased 11.4% to $1.199 billion, and decreased for a fourth consecutive year from 17.0% to 15.4% of total operating income. The provisions for loan losses increased 16.4% to $211.8 million.

Net income decreased 7.9% to $372.9 million, and cash dividends increased 7.8% to $102.1 million. The dividend payout rate of net income increased from 23.4% to 27.4%. Return on average assets decreased from 1.209 at year end 1980 to .892 at year end 1981.

All California Banks

Operating income for all 311 California banks at calendar year end 1981 increased 26.3% to $32.799 billion. Interest and fees on loans, which comprises 73.1% of total operating income, increased 26.8% to $23.973 billion.

Total operating expenses increased 30.9% to $31.029 billion. The cost of funds as a percent of total operating income rose from the prior year's 64.8% to 70.3%. Salary and employee benefits increased 14.1% to $4.033 billion, but decreased for a fourth consecutive year from 13.6% to 12.3% of total operating income. The provision for loan losses increased 18.2% to $700 million.

The following tables present a five year comparison of income and expense:

COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES FOR CALIFORNIA STATE-CHARTERED BANKS AS OF DECEMBER 31ST FOR YEARS 1977 THROUGH 1981 (FOREIGN AND DOMESTIC OPERATIONS)

(In thousands of dollars)

	1977	1978	1979	1980	1981
Earnings:					
On securities	$340,893	$394,935	$496,757	$643,368	$701,567
On loans [a]	1,593,424	2,239,851	3,264,882	4,729,299	5,799,400
Other interest [b]	155,044	237,134	388,889	572,388	779,868
From service charges on deposit accounts	66,791	82,736	107,416	140,246	180,873
From services charges on commissions, fees, etc.	64,515	74,598	89,841	114,258	128,294
From trust department	315,535,673	39,085	43,986	61,813	59,346
Other	41,796	36,003	52,036	62,411	139,158
Total earnings	$2,298,136	$3,104,342	$4,443,807	$6,323,783	$7,788,506
Expenses:					
Salaries and wages [c]	525,786	637,997	808,951	1,075,909	1,198,922
Interest on savings and time deposits	852,611	1,213,532	1,869,845	2,913,660	3,996,135
Interest on borrowings [d]	84,666	143,119	316,216	570,852	732,092
Occupancy expenses of bank premises—net; furniture and equipment	154,437	180,763	210,938	305,978	346,369
Provision for loan losses	954,493,643	107,563	144,707	181,866	211,774
Other	329,459	419,775	537,942	669,310	783,862
Total operating expenses	$2,040,602	$2,702,749	$3,888,599	$5,717,575	$7,269,194
Net current earnings	$257,534	$401,593	$555,208	$606,208	$519,312
Applicable income taxes	86,160	150,349	202,120	199,832	134,484
Income before securities gains (losses–)	171,374	251,244	353,088	406,376	384,828
Net securities gains (losses–)	(95)	(7,262)	(11,927)	(6,499)	(12,333)
Net income before extraordinary items	$171,279	$243,982	$341,161	$399,877	$372,495
Extraordinary charges or credits	960	2,497	1,211	4,893	387
Net income	172,239	246,479	342,372	404,770	372,882
Dividends	467,949,758	63,154	73,567	94,702	102,066
Net income after dividends	$122,481	$183,325	$268,805	$310,068	$270,816
ROA (per $100 of Avg assets) [e]	.856	1.119	1.286	1.209	.892
Dividend payout %	28.9	25.6	21.5	23.4	27.4
Number of Banks	163	177	200	233	252

NOTE:

Figures may not add to totals due to rounding.

FOOTNOTES:

[a] Includes interest and discount, service charges and other fees on loans.

[b] Includes interest on balances with banks, lease income and income on federal funds sold, etc.

[c] Includes officer and employee benefits.

[d] Includes Federal funds purchased and other borrowed money.

[e] Return on average assets. Net current earnings per $100 of average assets (average assets are calculated using previous year-end, June 30, and current year-end assets).

COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES FOR ALL CALIFORNIA BANKS AS OF DECEMBER 31ST FOR YEARS 1977 THROUGH 1981 (FOREIGN AND DOMESTIC OPERATIONS)

(In thousands of dollars)

	1977	1978	1979	1980	1981
Earnings:					
On securities	$1,163,796	$1,280,840	$1,557,893	1,653,737	$1,705,975
On loans [a]	7,747,926	10,452,564	14,405,605	18,900,558	23,972,802
Other interest [b]	1,399,792	1,760,588	2,570,024	3,576,246	4,912,770
From service charges on deposit accounts	239,892	264,021	305,802	391,949	505,439
From services charges on commissions, fees, etc.	347,849	408,633	483,962	583,410	659,693
From trust department	160,309	173,932	196,401	229,204	259,209
Other	272,342	325,770	420,311	628,847	783,587
Total earnings	$11,331,906	$14,666,348	$19,939,998	$25,963,951	$32,799,475
Expenses:					
Salaries and wages [c]	$2,141,258	$2,504,138	$2,948,673	$3,533,148	$4,033,215
Interest on savings and time deposits	5,197,706	6,902,290	10,210,703	14,610,104	20,183,378
Interest on borrowings [d]	509,136	873,938	1,679,966	2,212,897	2,874,811
Occupancy expenses of bank premises—net; furniture and equipment	583,895	689,578	759,340	968,289	1,167,738
Provision for loan losses	395,233	443,542	538,486	592,064	700,229
Other	1,086,745	1,344,537	1,554,290	1,790,794	2,069,159
Total operating expenses	$9,913,973	$12,758,023	$17,691,458	23,707,296	$31,028,530
Net current earnings	$1,417,933	$1,908,325	$2,248,540	$2,256,655	$1,770,945
Applicable income taxes	560,444	769,577	832,041	810,893	527,779
Income before securities gains (losses–)	857,489	1,138,748	1,416,499	1,445,762	1,243,166
Net securities gains (losses–)	297	(33,337)	(21,071)	(13,500)	(16,556)
Net income before extraordinary items	$857,786	$1,105,411	$1,395,428	$1,432,262	$1,226,610
Extraordinary charges or credits	19,366	4,541	891	4,286	1,770
Net income	877,152	1,109,952	1,396,319	1,436,548	1,228,380
Dividends	316,848	358,216	448,641	508,798	542,860
Net income after dividends	$560,304	$751,736	$947,678	927,750	685,520
ROA (per $100 of Avg assets) [e]	.913	1.066	1.102	.999	.710
Dividend payout %	36.1	32.3	32.1	35.4	44.2
Number of Banks:	221	230	242	281	311

NOTE: Figures may not add to totals due to rounding.

FOOTNOTES:

[a] Includes interest and discount, service charges and other fees on loans.

[b] Includes interest on balances with banks, lease income and income on federal funds sold, etc.

[c] Includes officer and employee benefits.

[d] Includes Federal funds purchased and other borrowed money.

[e] Return on average assets. Net current earnings per $100 of average assets (average assets are calculated using previous year-end, June 30, and current year-end assets).

TRUST OPERATIONS

At the end of the fiscal year, 37 state banks, two title insurance companies and thirteen non-deposit trust companies were authorized to conduct trust business. Twelve national banks had trust departments. The carrying value of trust assets of state-chartered institutions totaled $63.2 billion, down from $65.8 billion at 6/30/81, a decrease of 4.0%. National banks' fiduciary assets totaled $103.8 billion, an increase of 21.7% over the carrying value of $85.3 billion a year earlier. The state share of California fiduciary business decreased from 43.5% at 6/30/81 to 37.8% at 6/30/82. During the year ended 12/31/81, total income generated from trust activities of state-chartered institutions rose from $108.5 million to $113.8 million, a 4.9% increase; and that of national banks rose from $167.4 million to $199.9 million, a 19.4% increase.

CALIFORNIA AS AN INTERNATIONAL BANKING CENTER

California continues as the second largest center of international banking in this country.

Subsidiary Banks

Twenty-five full service California state-chartered banks are operated as subsidiaries of foreign banks. These 25 banks held $23.200 billion in assets as of June 30, 1982. This compares to eleven subsidiaries holding $2.496 billion as of June 30, 1973, an increase of 127.3% in number and 829.5% in assets.

Their ten year growth relative to domestic banks can be seen when you compare the subsidiaries' assets of $2.496 billion on June 30, 1973 to all state-chartered banks assets of $20.436 billion which is a 12.2% share. On June 30, 1982, the subsidiaries held $23.200 billion out of $63.296 billion for a 36.7% share of the assets held by state-chartered banks.

The following table lists a ten year history of the growth of subsidiary banks:

CALIFORNIA STATE-CHARTERED BANKS OPERATED AS SUBSIDIARIES OF FOREIGN BANKS

6/30	No. of Subsidiaries	Branch * Offices	Assets (In Millions)		Deposits (In Millions)	
			F&D *	Domestic	F&D *	Domestic
1973	11	95	2,496	2,436	2,089	2,030
1974	13	206	4,324	4,097	2,778	2,555
1975	15	241	4,685	4,489	4,043	3,779
1976	15	337	6,140	5,787	5,439	5,090
1977	16	347	7,159	6,730	6,297	5,874
1978	18	404	9,045	8,593	7,958	7,491
1979	18	435	15,947	15,473	13,354	12,816
1980	17	486	18,055	17,376	14,855	14,122
1981	17	526	21,327	20,674	17,430	16,282
1982	25	563	23,200	22,375	18,524	17,684

* Foreign and Domestic

For comparative purposes the following two tables present a summary of bank growth since 1973:

CALIFORNIA STATE CHARTERED BANKS

6/30	No. of Banks	Branch* Offices	Assets (In Millions)		Deposits (In Millions)	
			F&D*	Domestic	F&D*	Domestic
1973	107	726	20,436	18,695	16,571	14,908
1974	125	770	23,169	20,604	18,932	16,510
1975	137	814	23,008	20,883	19,310	17,320
1976	148	943	26,003	23,414	22,248	19,713
1977	162	986	29,663	27,320	25,438	23,191
1978	168	1,066	35,656	32,747	30,566	27,745
1979	190	1,269	43,021	40,556	35,731	33,021
1980	217	1,386	48,750	45,774	39,573	36,864
1981	240	1,537	57,805	54,207	46,455	42,677
1982	255	1,631	63,296	59,909	50,235	46,522

* Foreign and Domestic

ALL CALIFORNIA BANKS

6/30	No. of Banks	Branch* Offices	Assets (In Millions)		Deposits (In Millions)	
			F&D*	Domestic	F&D*	Domestic
1973	163	3,395	102,307	80,654	86,097	65,990
1974	182	3,510	123,412	92,258	102,182	73,755
1975	194	3,617	129,097	98,729	108,814	80,808
1976	204	3,716	136,383	101,742	116,109	83,940
1977	220	3,832	152,705	113,808	127,228	90,906
1978	224	3,984	178,365	133,132	148,186	106,353
1979	237	4,063	200,952	148,231	162,732	111,841
1980	260	4,247	220,620	159,200	178,358	122,963
1981	291	4,423	247,964	182,873	199,349	141,659
1982	334	4,528	267,381	204,374	211,171	153,887

* Foreign and Domestic

Branch and Agency Offices of Foreign Banking Corporations

As of June 30, 1982, the 95 foreign banking corporations having 96 agency offices and seven branch offices had total assets of $37.341 billion, a 13.7% increase from the prior year's $32.831 billion. Loans of $21.203 billion represented an increase of 29.8%.

The funding of foreign banking corporations in California is principally accomplished via local borrowings which totaled $29.742 billion at June 30, 1982, an 11.3% increase over a year earlier. Deposits totaled $2.467 billion, a 231.6% increase over the $744 million deposit level of a year earlier.

Operating income for 1981 totaled $6.042 billion, a 61.8% increase over 1980's $3.735 billion. Of net income of $85.5 million, approximately $49 million was remitted to the parent banks.

The growth of foreign banking corporations operating an agency or branch business in California has increased substantially in recent years as is shown in the accompanying table.

CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

		Number of Offices							
		Agency Office		Branch Office					
6/30	Number Of FBC's Represented	Depository	Non-depository	Limited	Retail	Wholesale	Total	Assets (millions)	Deposits (millions)
1973	27	10	18	–	–	–	28	5,523	270
1974	33	12	22	–	–	–	34	7,979	486
1975	43	20	23	–	1	–	44	8,288	348
1976	47	25	23	–	1	–	49	8,455	455
1977	53	27	27	–	1	–	55	9,479	484
1978	63	40	29	–	1	–	70	12,393	572
1979	69	49	27	–	1	–	77	16,401	724
1980	78	57	29	–	1	–	87	25,479	942
1981	87	63	31	–	1	–	95	32,831	744
1982	95	65	31	2	4	1	103	37,341	2,467

The following table lists the largest 25 banks in the state, ranked by deposit size. The table shows that less than 10% of the 334 California commercial banks control 92.5% of the deposits, and 93.0% of the assets of all California banks. The table also shows that eleven of these 25 banks are subsidiaries of foreign banks. These eleven banks have aggregate assets of $44.964 billion, or 18.1% of the $248.598 billion in assets held by the 25 largest banks.

TOTAL DEPOSITS, TOTAL ASSETS, TOTAL CAPITAL, AND NUMBER OF BRANCHES OF THE LARGEST 25 CALIFORNIA BANKS RANKED IN ORDER OF DEPOSITS, AS OF JUNE 30,1982

(In Thousands of Dollars)

Domestic and Foreign Operations

Rank in State	Name of Bank	Total Deposits	Percent of Total	Cumulative Total	Total Assets	Equity Capital	Number of Branches
1	Bank of America, N.T. & S.A.	$95,665,598	45.30	45.30	$118,354,710	$4,118,689	1,245
2	Security Pacific National Bank	24,151,387	11.44	56.74	31,755,585	1,380,847	661
3	Wells Fargo Bank, N.A.	17,711,888	8.39	65.13	21,597,798	934,127	424
4*	Crocker National Bank	17,711,291	8.39	73,51	23,632,610	986,241	394
5	First Interstate Bank of California	14,706,001	6.96	80.48	20,119,288	743,395	337
6*	Union Bank	4,886,000	2.31	82.79	7,193,531	336,359	62
7*	California First Bank	3,312,526	1.57	84.36	3,798,443	220,962	116
8	Bank of California, N.A.	2,292,856	1.09	85.45	4,408,854	188,629	51
9*	Lloyds Bank California	2,135,821	1.01	86.46	2,591,255	137,723	102
10*	The Sumitomo Bank of California	1,905,516	0.90	87.36	2,185,264	92,923	51
11*	Mitsui Manufacturers Bank	1,364,324	0.65	88.01	1,556,925	92,173	9
12	Imperial Bank	1,246,535	0.59	88.60	1,490,834	68,883	17
13	City National Bank	1,220,762	0.58	89.17	1,600,446	103,206	25
14*	Bank of the West	830,531	0.39	89.57	991,296	82,497	41
15	Central Bank	794,343	0.38	89.94	878,071	51,483	55
16	The Hibernia Bank	793,480	0.38	90.32	888,190	61,732	34
17*	Golden State Sanwa Bank	717,821	0.34	90.66	874,810	57,373	28
18*	Barclays Bank of California	706,439	0.33	90.99	794,547	56,405	58
19*	California Canadian Bank	698,883	0.33	91.33	867,106	78,070	25
20	San Diego Trust & Savings Bank	601,334	0.28	91.61	682,676	40,046	38
21*	The Mitsubishi Bank of California	404,818	0.19	91,80	478,156	49,499	23
22	Community Bank	400,975	0.19	91.99	591,559	36,807	8
23	American National Bank	333,990	0.16	92.15	428,885	29,534	22
24	American City Bank	330,453	0.16	92.31	373,244	14,236	6
25	Farmers and Merchants Bank of Long Beach	323,652	0.15	92.46	463,541	82,813	11
	Largest 25 Banks	195,247,214	92.46	92.46	248,597,624	10,044,652	3,843
	All Other (309 banks)	15,923,757	7.54	100.00	18,783,510	1,751,533	685
	Total	$211,170,971	100.00		$267,381,134	$11,796,185	4,528
	State Banks	$50,234,543			$63,296,040	$3,720,412	1,631
	National Banks	$160,936,428			$204,085,094	$8,075,773	2,897

* Subsidiaries of foreign banks.
Figures may not add to totals due to rounding.

The following brief table further illustrates the extent of foreign control over California banks as of June 30, 1982.

	Total		Foreign Control*	
	Number	Assets ($ Million)	Number	Assets ($ Million)
State-chartered banks	255	$63,296	25	$23,200
National banks	79	204,085	2	23,681
Total	334	$267,381	27	$46,881
%	-	-	8.1	17.5

* Subsidiaries of foreign banks.

Additionally there are 34 representative offices of foreign banks operating in California. These subsidiaries, agencies, branches and representative offices represent 26 countries and one U.S. Territory. A country represented in California for the first time is Bermuda.

Following are two tables: The first lists assets of agencies and subsidiaries operating in California by country of origin as of June 30, 1982. The second is a table listing all foreign banks (state-chartered) represented in California.

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA, BY COUNTRY OF ORIGIN, AS OF JUNE 30, 1982

(State-chartered only)

(In thousands of dollars)

Name of Bank (by country of origin)	Agency/Branch		California Corporate Subsidiary	
Argentina				
Banco de la Nacion Argentina [b]	$157,703			
Banco de la Provincia de Buenos Aires [b]	276,627			
		$434,330		
Australia				
Australia and New Zealand Banking Group, Limited [b]	$221,095			
The Bank of New South Wales [b]	24,543			
Commonwealth Trading Bank of Australia [a]	73,938			
The National Bank of Australasia Limited [b]	96,816			
		$416,392		
Brazil				
Banco do Brasil, S.A. [b]	$1,709,102			
Banco do Estado de Sao Paulo [b]	299,830			
Banco Real, S.A. [b]	106,040			
		$2,114,972		
Canada				
Bank of British Columbia [b]	$122,620			
Bank of Montreal [a]	2,016,730		$59,932	(Bank of Montreal (California))
The Bank of Nova Scotia [b]	306,976			
Canadian Commercial Bank [a]	300,001		265,794	(Westlands Bank)
Canadian Imperial Bank of Commerce [a]	398,719		867,106	(California Canadian Bank)
The Royal Bank of Canada [b]	1,250,936			
The Toronto-Dominion Bank [b]	698,658		158,099	(Toronto Dominion Bank of California)
		$5,094,640		$1,350,931
France				
Banque de l'Indochine et de Suez [c]	$22,163			
Banque Francaise du Commerce Exterieur [b]	106,055			
Banque Nationale de Paris [b]	683,584		$991,296	(Bank of the West)
Banque Paribas [a]	394,601			
Credit Lyonnais [b]	509,957			
Societe Generale [c]	51,278			
		$1,767,638		$991,296
Germany				
D.G. BANK Deutsche Genossenschaftsbank [b]	$64,108			
Dresdner Bank, A.G. [b]	192,949			
Union Bank of Bavaria [b]	173,587			
		$430,644		
Hongkong				
Chekiang First Bank, Limited [b]	$31,966			
Hong Kong Metropolitan Bank Limited [b]	13,319			
The Hongkong & Shanghai Banking Corp. [b]	186,406			
Liu Chong Hing Bank, Ltd. [b]	92,646			
Shanghai Commercial Bank, Ltd. [b]	88,632			
		$412,969		
India				
Bank of India [b]	$53,367			
State Bank of India [b]	58,852			
		$112,219		
Iran				
Bank Melli Iran [b]	$12,879			
Bank Saderat Iran [b]	5,678			
		$18,557		
Israel				
Bank Hapoalim, B.M. [d]	$201,351			
Bank Leumi le-Israel, B.M. [d]	163,423			
United Mizrahi Bank, Ltd. [d]	44,736			
		$409,510		
Italy				
Banca Commerciale Italiana [a]	$221,415			
Banca Nazionale del Lavoro [b]	110,738			
Banco di Roma [b]	501,028			
Credito Italiano [b]	179,814			
		$1,013,045		

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA BY COUNTRY OF ORIGIN AS OF JUNE 30, 1982—Continued

(State-chartered only)

(In thousands of dollars)

Name of Bank (by country of origin)	Agency/Branch		California Corporate Subsidiary	
Japan				
The Bank of Tokyo, Ltd.[a]	$2,755,030		$3,798,443	(California First Bank)
The Dai-Ichi Kangyo Bank, Limited[b]	1,524,640		106,854	(Japan California Bank)
The Daiwa Bank, Ltd.[a]	595,428			
The Fuji Bank, Ltd.[a]	1,779,066			
The Hokkaido Takushoku Bank, Ltd.[a]	351,296			
The Industrial Bank of Japan, Ltd.[b]	1,396,055			
The Kyowa Bank, Limited[a]	408,160		63,542	(The Kyowa Bank of California)
The Long-Term Credit Bank of Japan, Ltd.[a]	723,788			
The Mitsubishi Bank, Ltd.[a]	2,247,974		478,156	(The Mitsubishi Bank of California)
The Mitsubishi Trust and Banking Corporation[a]	755,354			
The Mitsui Bank, Ltd.[a]	636,300		1,556,925	(Mitsui Manufacturers Bank)
The Nippon Credit Bank, Ltd.[b]	536,496			
The Saitama Bank, Ltd.[a]	361,169			
The Sanwa Bank, Ltd.[a]	1,990,528		874,810	(Golden State Sanwa Bank)
The Sumitomo Bank, Limited[a]	967,018		2,185,264	(The Sumitomo Bank of California)
The Sumitomo Trust and Banking Company, Limited[b]	350,792			
The Taiyo Kobe Bank, Ltd.[b]	363,253			
The Tokai Bank, Ltd.[a]	1,812,431		377,573	(Tokai Bank of California)
The Toyo Trust and Banking Company, Limited[a]	339,866			
The Yasuda Trust and Banking Company, Limited[a]	884,891		—	
		$20,779,535		$9,441,567
Korea				
The Bank of Seoul and Trust Company[a]	$73,686			
The Cho-Heung Bank, Ltd.[a]	82,327			
The Commercial Bank of Korea, Ltd.[a]	198,130			
The Hanil Bank, Limited[a]	141,293		$52,906	(First State Bank of Southern California)
Korea Exchange Bank[a]	128,401		104,974	(California Korea Bank)
Korea First Bank[a]	93,801		—	
		$717,638		$157,880
Malaysia				
Bank Bumiputra Malaysia Berhad[b]	$126,207		—	
		$126,207		
Mexico				
Banca Serfin, S.A.[b]	$228,173			
Banco Nacional de Mexico, S.A.[b]	241,765		$307,119	(California Commerce Bank)
Bancomer, S.A.[b]	376,586		153,101	(Grossmont Bank)
Multibanco Comermex, S.A.[b]	215,579		—	
		$1,062,103		$460,220
Netherlands				
Algemene Bank Nederland N.V.[b]	$185,640		—	
		$185,640		
New Zealand				
The Bank of New Zealand[b]	$28,449		—	
		$28,449		
Philippines				
Allied Banking Corporation			$13,561	(Oceanic Bank)
Metropolitan Bank and Trust Company[b]	$9,777		17,195	(International Bank of California)[1]
Philippine Commercial & Industrial Bank[b]	13,759			
Philippine National Bank[b]	13,349		95,370	(Century Bank)[2]
			61,692	(Philippine Bank of California)[2]
	—		—	
		$36,885		$107,818

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA BY COUNTRY OF ORIGIN AS OF JUNE 30, 1982—Continued
(State-chartered only)
(In thousands of dollars)

Name of Bank (by country of origin)	Agency/Branch		California Corporate Subsidiary	
Singapore				
International Bank of Singapore Limited [a]	$16,243			
Overseas Union Bank Limited [b]	13,056			
United Overseas Bank Limited [b]	21,382			
		$50,681		
Spain				
Banco, Central, S.A. [b]	$269,984			
Banco de Vizcaya, S.A. [b]	134,814			
Banco Exterior de Espana, S.A. [b]	15,526			
		$420,324		
Switzerland				
Credit Suisse [e]	$247,066			
Swiss Bank Corporation [b]	438,843			
Union Bank of Switzerland [b]	199,426			
Thailand				
Bangkok Bank Limited [b]	$30,496			
Bangkok Metropolitan Bank, Limited [b]	29,790			
Thai Farmers Bank Limited [a]	39,726			
	—			
		$100,012		
United Kingdom				
Barclays Bank International, Limited [b]	$364,345		$794,547	(Barclays Bank of California)
Lloyds Bank PLC			2,591,255	(Lloyds Bank California)
Midland Bank PLC			30,651	(Crocker Trust Company of California)
National Westminster Bank plc [b]	177,645			
The Royal Bank of Scotland plc [b]	62,223			
Scandinavian Bank Limited [b]	60,305			
Standard Chartered Bank Limited [a]	32,044		7,193,531	(Union Bank)
	—		—	
		$696,562		$10,609,984
TOTAL—Foreign Countries		$37,314,287		$23,199,696
U.S. Territories				
Puerto Rico				
Banco Popular de Puerto Rico [d]	$26,859			
		$26,859		
GRAND TOTAL		$37,341,146		$23,199,696

[a] Nondepositary agency.
[b] Depositary agency.
[c] Limited branch.
[d] Retail branch.
[e] Wholesale branch.
[1] Ownership also includes Philippine Securities Corporation and Tytana Corporation, Makati, Philippines.
[2] Century Bank and Philippine Bank of California are subsidiaries of Century Holding Corporation. Ownership of Century Holding Corporation includes Philippine National Bank, Development Bank of the Philippines, Government Service Insurance System, Land Bank of the Philippines and Social Security System.

FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
(State-chartered only)
AS OF JUNE 30, 1982

Name of Bank	Country	Type of Representation[a]							Rank in Free World[b]
		Representative Office	Agency		Branch			California Corporate Subsidiary	
			Non-depository	Depository	Limited	Retail	Wholesale		
Algemene Bank Nederland N.V.	Netherlands			LA, SF					27
Allied Banking Corporation	Philippines							Oceanic Bank, S.F.	–
Australia and New Zealand Banking Group Limited	Australia			LA					96
Beer American Banking Corporation[c]	United States	SF, PS							–
Banca Commerciale Italiana	Italy		LA						47
Banca Nazionale del Lavoro	Italy			LA					38
Banca Serfin, S.A.	Mexico			LA					184
Banco Central, S.A.	Spain			SF					80
Banco de la Nacion Argentina	Argentina			SF					165
Banco de la Provincia de Buenos Aires	Argentina			LA					279
Banco de Vizcaya, S.A.	Spain			SF					129
Banco di Roma	Italy	LA		SF					61
Banco do Brasil, S.A.	Brazil			LA, SF					64
Banco do Estado de Sao Paulo	Brazil			LA, SF					257
Banco Exterior de Espana, S.A.	Spain			LA					115
Banco Nacional de Mexico, S.A.	Mexico			LA				California Commerce Bank, LA	106
Banco Popular de Puerto Rico	Puerto Rico					LA			451
Banco Real, S.A.	Brazil			LA					406
Bancomer, S.A.	Mexico			LA				Grossmont Bank, La Mesa	84
Bangkok Bank Limited	Thailand			LA					232
Bangkok Metropolitan Bank, Limited	Thailand			SF					906
Bank Bumiputra Malaysia Berhad	Malaysia			LA					202
Bank Hapoalim, B.M.	Israel					LA			102
Bank Julius Baer & Co., Ltd.	Switzerland	SF, PS							–
Bank Leumi le-Israel B.M.	Israel					BH			83
Bank Melli Iran	Iran			SF					113
Bank of British Columbia	Canada	SF		SF					423
Bank of India	India			SF					268
Bank of Montreal	Canada		SF					Bank of Montreal (California), SF	26
Bank of N.T. Butterfield & Son Limited	Bermuda	NB							582
Bank of New South Wales	Australia			SF					101
Bank of New Zealand	New Zealand			LA					284
Bank of Nova Scotia	Canada	LA		SF					46
Bank of Scotland	Scotland	LA							166
Bank of Seoul and Trust Company	Korea		LA						168
The Bank of Tokyo, Ltd.	Japan		LA, SF					California First Bank, SF	31
The Bank of Yokohama, Ltd.	Japan	LA							89
Bank Saderat Iran	Iran			LA					161
Banque de l'Indochine et de Suez	France				LA				85
Banque Francaise du Commerce Exterieur	France			SF					180
Banque Nationale de Paris	France			LA, SF				Bank of the West, SF	2
Banque Paribas	France	SF	LA						104
Barclays Bank International, Limited	United Kingdom			SF				Barclays Bank of California, SF	25
Berliner Handels-un Frankfurter Bank	Germany	LA							140
Canadian Commercial Bank	Canada	SF	LA					Westlands Bank, Santa Ana	649
Canadian Imperial Bank of Commerce	Canada	LA	SF					California Canadian Bank, SF	23
Cheking First Bank, Limited	Hongkong			SF					–
The Cho-Heung Bank, Ltd.	Korea		SF						340

FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
(State-chartered only)
AS OF JUNE 30, 1982

Name of Bank	Country	Type of Representation[a]							Rank in Free World[b]
		Representative Office	Agency		Branch			California Corporate Subsidiary	
			Non-depository	Depository	Limited	Retail	Wholesale		
The Commercial Bank of Korea, Ltd.	Korea		LA						293
Commonwealth Trading Bank of Australia	Australia		LA						138
Credit Lyonnais	France			LA, SF					3
Credit Suisse	Switzerland	SF					LA		44
Credito Italiano	Italy			LA					56
The Dai-Ichi Kangyo Bank, Limited	Japan			LA				Japan California Bank, LA	11
The Daiwa Bank, Ltd.	Japan		LA						51
Deutsche Bank, A.G.	Germany	LA							6
Development Finance Corporation of New Zealand	New Zealand	SF							-
DG BANK Deutsche Genossenschafts Bank	Germany			LA					88
Dresdner Bank, A.G.	Germany			LA					18
European-American Bank & Trust Company[d]	United States	LA, SF							330
European-American Banking Corporation[d]	United States	LA, SF							347
The Export-Import Bank of Korea	Korea	LA							-
The Fuji Bank, Ltd.	Japan	SF	LA						13
The Hanil Bank, Limited	Korea		LA					First State Bank of Southern California, Lynwood	302
The Hokkaido Takushoku Bank, Ltd.	Japan		LA						97
Hong Kong Metropolitan Bank Limited	Hongkong			SF					-
The Hongkong & Shanghai Banking Corporation	Hongkong			LA, SF					24
The Industrial Bank of Japan, Ltd.	Japan			LA					20
International Bank of Singapore Limited	Singapore		LA						-
Kleinwort, Benson Limited	United Kingdom	LA							233
Korea Exchange Bank	Korea		LA					California Korea Bank, LA	281
Korea First Bank	Korea		LA						311
Kredietbank, N.V.	Belgium	LA							76
The Kyowa Bank, Limited	Japan		LA					The Kyowa Bank of California, LA	65
Liu Chong Hing Bank, Ltd.	Hongkong			SF					-
Lloyds Bank International Limited	United Kingdom	SF							73
Lloyds Bank PLC	United Kingdom							Lloyds Bank California, LA	21
The Long-Term Credit Bank of Japan, Ltd.	Japan		LA						35
The Mercantile Bank of Canada	Canada	LA							348
Metropolitan Bank and Trust Company	Philippines			SF				International Bank of California, LA[e]	-
Midland Bank PLC	United Kingdom							Crocker Trust Company of California, SF	10
The Mitsubishi Bank, Ltd.	Japan		LA					The Mitsubishi Bank of California, LA	15
The Mitsubishi Trust and Banking Corporation	Japan		LA						40
The Mitsui Bank, Ltd.	Japan		LA					Mitsui Manufacturers Bank, LA	29
The Mitsui Trust and Banking Company, Ltd.	Japan	LA							90
Multibanco Comermex, S.A.	Mexico			LA					255

FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA
(State-chartered only)
AS OF JUNE 30, 1982

Name of Bank	Country	Type of Representation[a]							Rank in Free World[b]
		Representative Office	Agency		Branch			California Corporate Subsidiary	
			Non-depository	Depository	Limited	Retail	Wholesale		
The National Bank of Australasia Limited	Australia			LA					152
National Westminster Bank plc	United Kingdom	LA,SF		SF					8
The Nippon Credit Bank, Ltd.	Japan			LA					58
Overseas Union Bank Limited	Singapore			LA					537
Philippine Commercial & Industrial Bank	Philippines			LA					–
Philippine National Bank	Philippines			LA				Century Bank. LA[f] Philippine Bank of California, SF[f]	407
Pierson, Heldring & Pierson, N.V.	Netherlands	SF							507
The Royal Bank of Canada	Canada	LA		SF					12
The Royal Bank of Scotland plc	United Kingdom	LA,SF		SF					164
The Royal Trust Company[g]	Canada	SD							–
The Saitama Bank, Ltd.	Japan		LA						71
The Sanwa Bank, Ltd.	Japan		SF					Golden State Sanwa Bank, SF	17
Scandinavian Bank Limited	United Kingdom			LA					427
Shanghai Commercial Bank, Ltd.	Hongkong			SF					670
The Shizuoka Bank, Ltd.	Japan	LA							123
Societe Generale	France				LA				7
Standard Chartered Bank Limited	United Kingdom		SF					Union Bank, LA	49
State Bank of India	India			LA					91
State Bank of New South Wales	Australia	LA							395
The Sumitomo Bank, Limited	Japan		SF					The Sumitomo Bank of California, SF	14
The Sumitomo Trust and Banking Company, Limited	Japan			LA					48
Swiss Bank Corporation	Switzerland	LA		SF (2)					30
The Taiyo Kobe Bank, Ltd.	Japan			LA					43
Thai Farmers Bank Limited	Thailand		LA						485
The Tokai Bank, Ltd.	Japan		LA					Tokai Bank of California, LA	32
The Toronto-Dominion Bank	Canada	BH		SF				Toronto Dominion Bank of California, SF	52
The Toyo Trust and Banking Company, Limited	Japan		LA						74
Union Bank of Bavaria (Bayerische Vereinsbank)	Germany			LA					36
Union Bank of Switzerland	Switzerland	SF		LA					28
United Mizrahi Bank, Ltd.	Israel					LA			371
United Overseas Bank Limited	Singapore			LA					381
The Yasuda Trust and Banking Company, Limited	Japan		LA						60

NOTES:

[a] "LA", "SF", "PS", "BH", "NB" and "SD" denote Los Angeles, San Francisco, Palm Springs, Beverly Hills, Newport Beach and San Diego respectively.

[b] "500 Largest Banks in the World" and "Banks Ranked After the First 500", *American Banker*, July 28, 1982 (by deposit size) as of 12/31/81.

[c] A wholly-owned subsidiary of Bar Holding Ltd., an affiliate of Bank Julius Bar & Co., Ltd.

[d] Owned by Amsterdam-Rotterdam Bank N.V., Creditanstalt-Bankverein, Deutsche Bank A.G., Midland Bank PLC, Societe Generale (France), and Societe Generale de Banque S.A.

[e] Ownership also includes Philippine Securities Corporation and Tytana Corporation, Makati, Philippines.

[f] Century Bank and Philippine Bank of California are subsidiaries of Century Holding Corporation. Ownership of Century Holding Corporation includes Development Bank of the Philippines, Government Service Insurance System, Land Bank of the Philippines and Social Security System.

[g] A chartered trust company.

GENERAL APPENDIX

APPENDIX I

SUPERINTENDENTS OF BANKS

Name	*Date of taking office*
ALDEN ANDERSON	July 1, 1909
W. R. WILLIAMS	February 20, 1911
CHARLES F. STERN	December 1, 1918
JONATHAN S. DODGE	June 20, 1921
JOHN FRANKLIN JOHNSON	February 1, 1923
WILL C. WOOD	January 29, 1927
ALBERT A. ROSENSHINE	November 21, 1929
WILL C. WOOD	March 10, 1930
EDWARD RAINEY	January 6, 1931
FRIEND WM. RICHARDSON	July 19, 1934
F. W. WILSON	January 9, 1939
WILLIAM J. MURPHY	March 4, 1940
GEORGE J. KNOX	May 29, 1940
BENJAMIN C. CORLETT	March 1, 1943
MAURICE C. SPARLING	December 9, 1945
WILLIAM A. BURKETT	August 1, 1955
WILLIAM J. MURPHY	February 1, 1959
JOHN A. O'KANE	May 8, 1962
JAMES M. HALL	February 9, 1967
JOHN H. SHERMAN	January 26, 1970
DONALD E. PEARSON	June 1, 1970
CARL J. SCHMITT	November 5, 1975
JACK L. TAUFER	September 1, 1978
MARY ANN GRAVES	June 1, 1979
MORTON R. MICHAELS	August 23, 1979
RICHARD M. DOMINGUEZ	April 1, 1980

Note: The year 1878 marks the advent of actual banking supervision in California. In that year an act was passed creating a three-man Board of Bank Commissioners, and placing under its jurisdiction "every savings bank and banking company incorporated under the laws of this state, or any other state or country and doing business in this state." In 1909, the Bank Act was passed, creating the State Banking Department, as we know it today, with the Superintendent of Banks to be appointed by the Governor for a term of four years. This was changed in 1911 to provide that the Superintendent hold office "at the pleasure of the Governor".

APPENDIX II

STAFF OF THE STATE BANKING DEPARTMENT AS OF JUNE 30, 1982

ADMINISTRATION

Name	*Position*	*Compensation per month*
EXECUTIVE AND ADMINISTRATIVE SERVICES		
Richard M. Dominguez	Superintendent of Banks	$4,546
Wayne A. Bradshaw	Chief Deputy Superintendent of Banks	3,668
Harold D. Doyle	Senior Deputy Superintendent of Banks C.E.A. III	3,650
Phyllis A. Garrett	Staff Services Manager I	2,748
Dana Gilbert-Edelstein	Associate Governmental Program Analyst (Sacramento)	2,073
Elie I. Karam	Accounting Officer (Specialist)	1,804
Paula Heiman	Librarian	1,762
Hazel D. So	Executive Secretary	1,631
Joyce A. Matushenko	Personnel Assistant II	1,586
Patricia J. Longanecker	Staff Services Analyst	1,402
Toshi Mitzutani	Secretary	1,372
Lorene F. Mirts	Personnel Technician I	1,252
Jean M. Nosaka	Office Technician	1,235
Jacquelyn J. Kriens	Office Assistant II-A	1,145
LEGAL AND LEGISLATIVE SERVICES		
James F. Carrig	Chief Counsel I, C.E.A.	4,438
Alida R. Buchanan	Staff Counsel II	3,093
Margaret L. Gunnell	Legal Counsel B	2,226
Loren P. Hansen	Staff Counsel I (Los Angeles)	2,684
Diana H. Nishiura	Staff Counsel II (Los Angeles)	3,093
Kathleen Quenneville	Legal Counsel B	2,332
William G. Thompson	Legal Counsel B	2,226
Nita M. Duren	Senior Legal Typist	1,631
Mamerta S. Alano	Legal Typist (Los Angeles)	1,431
Irene D. Kukkola	Legal Typist	1,372
L. Joann Osborne	Legal Typist	1,372
Leonida D. Cristobal	Office Assistant II-B	1,104
LICENSING AND SPECIAL PROGRAMS		
John R. Paulus	Supervising Bank Examiner (EDP) (Deputy, Licensing and Special Programs)	3,319
Richard R. Ogawa	Bank Examiner IV (EDP)	2,621
Mary Ann Makrakis	Staff Services Analyst	1,762
Nadine F. Young	Staff Services Analyst	1,724

Caridad D. Rodriguez, Word Processing Technician	1,235
Patrick C. Carroll, Office Technician	1,235
Linda J. Anderson, Office Assistant II-B	1,189

SAN FRANCISCO REGIONAL OFFICE

Jack A. Brollier, Deputy Superintendent of Banks, C.E.A. II	3,827
John R. Fagundes, Supervising Bank Examiner	3,319
Thomas Fong, Supervising Bank Examiner	3,319
Paul D. Bowers, Bank Examiner IV	3,019
James E. Brodie, Bank Examiner IV	2,748
Arlene F. Byers-Rutherford, Bank Examiner IV	2,879
John J. Peters, Bank Examiner IV	3,019
Bradford S. Rawlinson, Bank Examiner IV	3,019
Harland R. Ross, Bank Examiner IV	3,019
Homer R. Vann, Bank Examiner IV	2,621
Brian H. Yuen, Bank Examiner IV	2,501
Alicia V. Adoc, Bank Examiner III	2,278
Frank W. Horst, Bank Examiner III	2,501
James J. O'Neill, Bank Examiner III	2,173
Marianne D. Wright, Bank Examiner III	2,278
Linda Y. Eng, Bank Examiner II	1,804
Franklin S. Hom, Bank Examiner II	1,804
Ann S. Landry, Bank Examiner II	1,724
Khai LeCong, Bank Examiner II	1,804
James R. Montgomery, Bank Examiner II	1,724
Owen Raven, Bank Examiner II	1,724
Steven G. Savino, Bank Examiner II	1,979
Terry L. Walline, Bank Examiner II	1,804
Carl O. Williams, Bank Examiner II	1,724
George P. Williams, Bank Examiner II	1,804
Timothy Wong, Bank Examiner II	2,073
Marisa A. Gnusti, Bank Examiner I	1,445
Jane C. Killpack, Bank Examiner I	1,445
Keith A. Lamble, Bank Examiner I	1,445
Bertwin Louis, Bank Examiner I	1,445
Joan Tomlinson, Bank Examiner I	1,445
Debra L. Acevedo, Word Processing Technician	1,145
N'Namdi Kaleef, Office Assistant II-A	1,035
Diana M. Pacini, Office Assistant II-A	1,068
Linda J. Sherrill, Office Assistant II-B	1,145

SACRAMENTO REGIONAL OFFICE

Gene C. Kirkish, Deputy Superintendent of Banks, C.E.A. I	3,167
Jerry C. Bertsch, Bank Examiner IV	3,019
Vincent R. Moran, Bank Examiner IV	3,019
James A. Young, Bank Examiner IV	3,019
Dennis E. Kelley, Bank Examiner III	2,173
George G. Neil, Bank Examiner III	2,386
Lorraine C. Sapunar, Bank Examiner III	2,173

Peter A. Van Hoecke, Bank Examiner III	2,501
Donald G. Williams, Bank Examiner III	2,501
Rolina Brown, Bank Examiner II	1,804
Ronald Webb, Bank Examiner II	1,804
Derek Williams, Bank Examiner II	1,804
David M. Bouterie, Bank Examiner I	1,445
Donald H. Lake, Bank Examiner I	1,445
Wallace F. Stewart, Bank Examiner I	1,445
Carol J. Bejarano, Office Assistant II-B	1,068
Susan L. De La Cruz, Office Assistant II-B	1,189
Rosemarie Grenke, Office Technician	1,290

LOS ANGELES REGIONAL OFFICE

Robert B. Cameron, Deputy Superintendent, C.E.A. II	3,319
William R. Adams, Supervising Bank Examiner	3,319
Sharon A. Dunlavey, Supervising Bank Examiner	3,167
Francis H. Kallmeyer, Supervising Bank Examiner	3,319
Cristobal G. Caragan, Bank Examiner IV	2,501
Arnold W. Erickson, Bank Examiner IV	2,879
Donald L. Grigsby, Bank Examiner IV	3,019
Nancy D. Marshall, Bank Examiner IV	2,748
Clair V. Olson, Bank Examiner IV	3,019
John J. O'Neill, Bank Examiner IV	3,019
George F. Otton, Bank Examiner IV	3,019
Joseph R. Phelon, Bank Examiner IV	2,748
David L. Scott, Bank Examiner IV	2,879
Richard B. Skala, Bank Examiner IV	3,019
Bill F. Tom, Bank Examiner IV	2,621
Masanori P. Yamaguchi, Bank Examiner IV	3,019
Robert B. Abraham, Bank Examiner III	2,501
Mouna Faragallah, Bank Examiner III	2,386
Lyndia Fong, Bank Examiner III	2,173
Ernest M. Fujimura, Bank Examiner III	2,748
Michael L. Kientz, Bank Examiner III	2,173
Donald L. King, Bank Examiner III	2,278
Victor L. Kuan, Bank Examiner III	2,173
Rudolph D. Martinez, Bank Examiner III	2,278
Florence P. Mirjahangir, Bank Examiner III	2,386
Moises E. Nolasco, Bank Examiner III	2,173
Joseph L. Wizenfeld, Bank Examiner III	2,173
James L. Young, Bank Examiner III	2,386
Robert A. Baidoo, Bank Examiner II	1,724
Tak S. Chow, Bank Examiner II	1,804
Gail A. Croil, Bank Examiner II	1,724
Benedict I. Farias, Bank Examiner II	1,724
Sandra F. Geluz, Bank Examiner II	1,804
Betty Holmes, Bank Examiner II	1,724
Renee S. Kaplan, Bank Examiner II	1,724
Gerundio R. Reblando, Bank Examiner II	1,979

George Aguilar, Bank Examiner I	1,445
Paul A. Bialecki, Bank Examiner I	1,445
Margaret E. Boddie, Bank Examiner I	1,445
Adolfo Cabrera, Bank Examiner I	1,445
Bonnie E. Drexler, Bank Examiner I	1,445
David C. Ekstrom, Bank Examiner I	1,445
Stuart M. Feldstein, Bank Examiner I	1,445
Lawlor G. Fong, Bank Examiner I	1,445
Greg J. Hickel, Bank Examiner I	1,445
Charlotte C. Imoto, Bank Examiner I	1,445
Donald K. Shimizu, Bank Examiner I	1,445
Regina L. Williams, Bank Examiner I	1,445
Debra Witherspoon, Bank Examiner I	1,445
Freda K. Sato, Staff Services Analyst	1,804
Jackie A. Gerwig, Office Technician	1,290
Leona D. Sancho, Word Processing Technician	1,235
Diana Conde, Office Assistant II-A	1,035
Barbara A. Montgomery, Office Assistant II-A	1,145
Shirley C. Bryan, Office Assistant II (Gen)	1,035

SAN DIEGO REGIONAL OFFICE

VACANT, Deputy Superintendent of Banks, C.E.A. I	
Allan A. Farias, Supervising Bank Examiner	2,748
Ronald W. Coleman, Bank Examiner IV	3,019
John R. Hearold, Bank Examiner IV	3,019
William F. Betts, Bank Examiner III	2,501
Craig A. Carlson, Bank Examiner III	2,501
William L. Doolittle, Bank Examiner II	1,804
Jessie M. Soriano, Bank Examiner I	1,506
Rosalyn S. Tomaszewski, Management Services Technician	1,246

APPENDIX III

STATEMENT OF THE STATE BANKING FUND

Revenue and Expenditures for Fiscal Year 1982

Accumulated surplus, July 1, 1981		$3,198,058.68
Creation of Retail Credit Advisory Committee Chapter 1146/81		(57,445.00)
Total surplus adjusted		$3,140,613.68
Revenue:		
Assessment of banks	$4,572,703.96	
Assessment, traveler's checks	62,159.55	
License fees (banks and branches)	68,870.00	
Proposed bank and branch applications	519,335.82	
Extraordinary services	6,411.50	
Interest from invested funds	500,872.81	
Income from sale of documents	14,880.00	
Escheat of unclaimed warrant	8.34	
Total revenue		5,745,241.98
Total resources		$8,885,855.66
Less Expenditures:		
Salaries	$3,702,692.34	
Staff benefits	1,080,355.86	
Operating expenses and equipment	1,195,549.21	
Reimbursements	(119,864.41)	
Due from other funds (LADS)	(51,344.23)	
Total expenditures		5,807,388.77
Accumulated surplus, June 30, 1982		$3,078,466.89
Prior year income adjustment, 1980–81	$4,645.00	
Prior year appropriation adjustment, 1980–81	20,247.69	
Prior year appropriation adjustment, 1979–80	26,615.20	
Refunds to reverted appropriations	210.11	
Total adjustment		51,718.00
Accumulated surplus, adjusted		$3,130,184.89

APPENDIX IV

List of Authorized Bank Holidays

The following is a list of bank holidays (optional bank holidays are asterisked) in California under existing statutes. If January 1st, July 4th, September 9th or December 25th falls on a Sunday, the following Monday is a bank holiday. If January 15th, February 12th or November 11th falls on a Sunday, the following Monday is an optional bank holiday. If January 1st, July 4th or September 9th falls on a Saturday, the following Monday is an optional bank holiday and if November 11th or December 25th falls upon a Saturday, the preceding Friday is an optional bank holiday.

General

January 1 (New Year's Day)
*January 15 (Martin Luther King's Birthday)
*February 12 (Lincoln Day)
Good Friday (12:00 noon until 3:00 p.m.)
*Good Friday (commencing at 3:00 p.m.)
July 4 (Independence Day)
September 9 (Admission Day)
*November 11 (Veterans Day)
Thanksgiving Day
December 25 (Christmas Day)
*Days appointed by the Governor or by the President of the United States
Every Sunday

Mondays

*Third in February (Washington's Birthday)
Last in May (Memorial Day)
First in September (Labor Day)
*Second in October (Columbus Day)

In addition, Section 3123 of the Uniform Commercial Code relating to time for payment of negotiable instruments makes the closing of a bank because of civil disturbance a bank holiday within the meaning of the Bank Extraordinary Situation Closing Act (Financial Code, Sections 3600 et seq.)

APPENDIX V

TABLES

ABSTRACTS OF THE CONSOLIDATED REPORTS OF CONDITION OF STATE BANKS AND OTHER LICENSEES AT THE CLOSE OF BUSINESS ON JUNE 30, 1982

(In millions of dollars)

Comparative Statement—Banks

	Domestic and Foreign				
	Call Date ($)	Base Date ($) 6/30/81	Change ($)	Percent Change	Domestic Only
HIGHLIGHTS:					
Number of Banks	255.0	240.0	15.0	6.3	255.0
Total Assets	63,296.0	57,805.2	5,490.9	9.5	59,909.0
Total Securities	8,200.9	8,390.9	−190.0	−2.3	9,881.5
Total Loans	39,627.8	34,683.5	4,944.3	14.3	37,854.0
Total Deposits	50,234.5	46,455.3	3,779.3	8.1	46,522.3
Total Equity Capital	3,720.4	3,310.7	409.7	12.4	3,720.5
ASSETS					
Cash and due from banks	7,072.1	8,076.7	−1,004.5	−12.4	5,691.6
U. S. Treasury securities	2,098.8	2,229.4	−130.6	−5.9	3,877.9
Obligations of U.S. Gov't agencies, etc.	2,073.2	1,948.6	124.6	6.4	2,073.2
Obligations of States and political subdivisions	3,537.9	3,719.2	−81.3	−2.2	3,637.9
Other bonds, notes, and debentures	163.9	122.5	41.4	33.8	66.8
Corporate stock	35.2	34.8	0.4	1.1	33.9
Trading account securities	191.9	336.3	−144.5	−43.0	191.9
Federal funds sold, etc.	2,412.2	1,827.5	584.7	32.0	2,156.1
Loans (excluding unearned income)	39,627.8	34,683.5	4,944.3	14.3	37,854.0
LESS: Reserve for possible loan losses	443.3	392.7	50.6	12.9	442.8
Loans (net)	39,184.4	34,290.8	4,893.5	14.3	37,411.0
Direct lease financing	1,770.2	1,330.2	440.0	33.1	1,770.2
Bank premises, furniture and fixtures	1,402.5	1,189.5	213.0	17.9	1,397.0
Other real estate owned	172.5	40.2	132.4	329.7	172.5
Investments in unconsolidated subsidiaries	2.8	3.6	−0.8	−21.5	45.5
Customers' liability on acceptances outstanding	1,480.9	1,316.5	164.4	12.5	1,244.3
Other assets	1,597.5	1,339.3	258.2	19.3	1,918.5
Total Assets	63,296.0	57,805.2	5,490.9	9.5	59,909.0
LIABILITIES					
Demand deposits (IPC)	11,830.7	13,187.4	−1,356.7	−10.3	11,830.7
Time and savings deposits (IPC)	30,180.0	24,696.0	5,484.0	22.2	30,180.0
Deposits of U.S. Government	248.1	250.6	−2.5	−1.0	248.1
Deposits of States and municipalities	2,237.5	2,448.3	−210.9	−8.6	2,237.5
Deposits of foreign governments	104.1	178.5	−74.4	−41.7	104.1
Deposits of commercial banks	1,168.7	1,178.1	−9.4	0.8	1,174.5
Certified and officers checks	747.4	735.2	12.2	1.7	747.4
Total Domestic Deposits	46,516.5	42,674.2	3,842.3	9.0	46,522.3
Demand deposits	13,657.8	15,188.0	−1,530.3	−10.1	13,663.5
Time and savings deposits	32,858.7	27,486.1	5,372.6	19.5	32,858.7
Deposits in Foreign Offices	3,718.1	3,781.1	−63.1	−1.7	
Total Domestic and Foreign Deposits	50,234.5	46,455.3	3,779.3	8.1	46,522.3
Federal funds purchased, etc.	3,537.1	3,200.4	336.7	10.5	3,536.2
Other liabilities for borrowed money	2,314.5	1,664.2	650.3	39.1	1,996.5
Mortgage indebtedness	194.6	178.7	15.9	8.9	194.6
Acceptances executed and outstanding	1,487.3	1,316.3	170.9	13.0	1,250.7
Other liabilities	1,429.8	1,287.8	141.9	11.0	2,323.4
Total Liabilities	59,197.8	54,102.8	5,095.0	9.4	55,823.7
Subordinated notes and debentures	377.8	391.6	−13.8	−3.5	364.8
EQUITY CAPITAL					
Preferred stock		8.8	−8.8	−100.0	
Common stock	1,191.2	807.2	384.1	47.6	1,191.2
Surplus	1,217.5	1,337.2	−119.6	−8.9	1,217.5
Undivided profits	1,248.5	1,091.8	156.7	14.4	1,249.2
Reserve for contingencies, etc.	63.2	65.8	−2.6	−4.0	62.6
Total Capital Accounts	3,720.4	3,310.7	409.7	12.4	3,720.5
Total Liabilities and Capital Accounts	63,296.0	57,805.2	5,490.9	9.5	59,909.0

FOREIGN BANKING CORPORATIONS, INTERNATIONAL BANKING CORPORATION, AND NONDEPOSIT TRUST COMPANIES

(In thousands of dollars)

	Foreign banking corporations [a]	One international banking corporation [b]	15 nondeposit trust companies [c]
ASSETS			
Cash and due from banks	$801,268	$566	$4,554
U.S. Treasury securities	66,478	-	12,531
Obligations of other U.S. Government agencies	19,711	-	1,409
Obligations of States and political subdivisions	580	-	4,629
Other securities (including corporate stock)	138,263	-	1,002
Loans (net)	21,060,962	-	1,712
Bank premises, furniture and fixtures, etc.	28,041	-	2,594
Real estate owned other than bank premises	9,071	-	7
Customer's liability to this bank (trust company) under acceptances outstanding	2,408,477	-	-
Due from head office, agencies (branches), and wholly owned subsidiaries	11,920,322	-	-
Other assets [d]	887,973	120	15,845
Total assets	$37,341,146	$686	$44,283
LIABILITIES			
Total deposits	$2,467,422	-	-
Borrowed money	29,741,524	-	1,943
Acceptances executed by or for account of this agency (branch)	2,467,325	-	-
Margin and cash collateral accounts	123,133	-	-
Due to own head office, agencies (branches), and wholly owned subsidiaries	1,986,269	-	-
Other liabilities [e]	555,473	425	4,871
Total liabilities	$37,341,146	$425	$6,814
Subordinated notes and debentures	-	-	250
CAPITAL ACCOUNTS			
Total contributed capital	-	$200	$13,061
Retained earnings and other capital reserves	-	61	24,158
Total capital accounts	-	261	37,219
Total liabilities and capital accounts	$37,341,146	$686	$44,283

FIDUCIARY STATEMENT
(In thousands of dollars)
Report date: 6/30/82

	State Banks	National Banks[f]	Trust Companies	Total
NUMBER OF TRUST DEPARTMENTS	37	12	15	64
ASSETS				
Investments:				
(a) Bonds	3,300,335	13,500,391	744,611	17,545,337
(b) Stocks	3,659,016	15,522,589	1,327,791	20,509,396
(c) Real Estate Loans	686,233	1,321,792	180,858	2,188,883
(d) Other Loans	1,389,885	3,610,891	476,030	5,476,806
(e) Real Estate	545,740	1,932,665	186,192	2,664,597
(f) Savings and Loan, Other Thrift Deposits	266,961	115,953	224,364	607,278
(g) Miscellaneous	697,889	2,277,478	155,566	3,130,933
Time Deposits:				
(a) Own Bank	552,564	904,096	17,041	1,473,701
(b) Other Banks	1,116,950	1,029,048	244,399	2,390,397
Demand Deposits:				
(a) Own Bank	125,681	62,396	2,329	190,406
(b) Other Banks	2	514	9,031	9,547
Local Agency Security Investments	2,604,544	5,768,381	24,596	8,397,521
Corporate Investments	2,298,904	4,573,431	104,465	6,976,800
Agency, Safekeeping, Custodian, and Escrow Investments	9,087,722	52,843,500	33,032,045	94,963,367
Advances or Overdrafts	84,140	347,854	15,225	447,219
Total Assets	26,416,566	103,811,079	36,744,543	166,972,188
LIABILITIES				
Fiduciary Accounts:				
(a) Court Trusts	1,212,353	4,886,583	417,791	6,516,727
(b) Personal Living Trusts	2,090,683	5,389,415	649,166	8,129,264
(c) Employee Benefit Trusts	8,103,567	28,493,387	2,315,975	38,912,929
(d) Collective Investment Funds	1,234,114	12,949,216	824,984	15,008,314
(e) Less units of Collective Investment Funds	−1,219,895	−14,040,424	−751,401	−16,011,720
Total Fiduciary Accounts	11,420,822	37,678,177	3,456,515	52,555,514
Local Agency Security Accounts	2,608,158	5,768,505	25,030	8,401,693
Corporate Accounts	2,535,659	5,211,773	119,191	7,866,623
Agency, Safekeeping, Custodian, and Escrow Accounts	9,767,773	54,863,684	33,142,298	97,773,755
Due to Commercial Department, Advances or Overdrafts	84,154	288,940	1,509	374,603
Total Liabilities	26,416,566	103,811,079	36,744,543	166,972,188

NOTES

1. Individual figures in the above table may not add to totals due to rounding.
2. A decrease is indicated either by a negative (−) sign or by enclosure in parentheses.
3. Differences between figures including domestic and foreign branches and subsidiaries and those including domestic branches only do not necessarily represent assets or liabilities (or reserves or capital accounts) of foreign offices taken alone because of accounting adjustments involved in the preparation of two statements.

[a] Figures are for 95 foreign banking corporations having 96 agency offices and seven branch offices.

[b] Refers to one international banking corporation licensed pursuant to Chapter 19, Article 1, of the Banking Law (Division 1 of the Financial Code).

[c] Includes the trust departments of two title insurance companies.

[d] For trust companies, includes investments in subsidiaries not consolidated.

[e] For trust companies, includes mortgage indebtedness.

[f] Includes one federal savings and loan trust department.

AUTHORIZED REPRESENTATIVE OFFICES OF FOREIGN BANKS AS OF JULY 1, 1982

Name of bank	Principal place of business	California Office
Baer American Banking Corporation	New York City	Ralph Harpham, 1800 South Sunrise Way, Palm Springs, California 92262 Conrado Nathan, 235 Montgomery Street, Suite 939, San Francisco, California 94104
Banco di Roma	Rome	Augusto Bianchi, 2049 Century Park East, Los Angeles, California 90067
Bank Julius Baer & Co., Ltd.	Zurich	Ralph P. Harpham, 1800 South Sunrise, Palm Springs, California 92262 Conrado Nathan, 235 Montgomery Street, Suite 939, San Francisco, California 94104
Bank of British Columbia	Vancouver	Ian Follies, 300 Montgomery Street, San Francisco, California 94104
The Bank of N.T. Butterfield & Sons Ltd.	Hamilton	John J. Heydon, 1301 Dove Street, Suite 755, Newport Beach, California 92660
The Bank of Nova Scotia	Toronto	Barry R. R. Luter, 523 West Sixth Street, Suite 837, Los Angeles, California 90014
Bank of Scotland	Edinburgh	Peter Bennie, 707 Wilshire Boulevard, Suite 440, Los Angeles, California 90017
The Bank of Yokohama	Yokohama	Hiroshi Nomura, 611 West Sixth Street, Suite 1800, Los Angeles, California 90017
Bankers Trust Company	New York City	George C. Hartmann, 800 West Sixth Street, Los Angeles, California 90017 William F. Kernochan, 110 East Ninth Street, Suite C-801, Los Angeles, California 90079 Tyler P. Cobb, Jr., 600 Montgomery Street, San Francisco, California 94111
Banque Paribas	Paris	Gerald F. Seidl, Four Embarcadero Center, San Francisco, California 94111
Berliner Handels-und Frankfurter Bank	Frankfurt	Rex D. Masten, 707 Wilshire Boulevard, Los Angeles, California 90017
Canadian Commercial Bank	Edmonton	E. Sloan Duvall, Three Embarcadero Center, 17th Floor, San Francisco, California 94111
Canadian Imperial Bank of Commerce	Toronto	Stephen V. Christenson, 700 South Flower Street, Suite 304, Los Angeles, California 90017
Centerre Bank, N.A.	St. Louis	Kenneth S. Franklin, Jr., 800 West Sixth Street, Suite 430, Los Angeles, California 90017
The Chase Manhattan Bank, N.A.	New York City	William C. White, 800 Wilshire Boulevard, Los Angeles, California 90017 Michole Nicholson, 560 Mission Street, San Francisco, California 94105
Chemical Bank	New York City	James Parsons, 555 South Flower Street, Suite 3640, Los Angeles, California 90071 Hans Prakelt, 600 Montgomery Street, San Francisco, California 94111
Citibank, N.A.	New York City	John Howard, 444 South Flower Street, Los Angeles, California 90071 Peter Locke, 44 Montgomery Street, 37th Floor, San Francisco, California 94104
Citibank (New York State), N.A.	Rochester	James Nolan, 2500 Walnut Avenue, Marina Del Rey, California 90291
The Citizens and Southern National Bank	Atlanta	J. Albert Fowler III, 800 West Sixth Street, Suite 400, Los Angeles, California 90017
Continental Illinois National Bank and Trust Company of Chicago	Chicago	William M. Goodyear, 515 South Flower Street, Los Angeles, California 90071 Peter F. Dolle, 50 California Street, San Francisco, California 94111

AUTHORIZED REPRESENTATIVE OFFICES OF FOREIGN BANKS AS OF JULY 1, 1982—Continued

Name of bank	Principal place of business	California Office
Credit Suisse	Zurich	Henry W. Hotchkiss, 50 California Street, San Francisco, California 94111
Deutsche Bank, AG	Frankfurt	Ludwig Koerte, 811 West 7th Street, Los Angeles, California 90017
Development Finance Corporation of New Zealand	Wellington	Christopher W. Parkin, 333 Market Street, Suite 3350, San Francisco, California 94105
European American Bank and Trust Company	New York City	David T. Currie, 515 South Flower Street, Los Angeles, California 90071 David T. Currie, 600 Montgomery Street, San Francisco, California 94111
European American Banking Corporation	New York City	David T. Currie, 515 South Flower Street, Los Angeles, California 90071 David T. Currie, 600 Montgomery Street, San Francisco, California 94111
The Export-Import Bank of Korea	Seoul	Jung-Hwan Ok, 707 Wilshire Boulevard, Suite 4640, Los Angeles, California 90017
Fiduciary Trust Company of New York	New York City	Robert L. Sprang, 444 South Flower Street, 44th Floor, Los Angeles, California 90017
The First National Bank of Boston	Boston	John L. Cooper, One Wilshire Boulevard, Suite 801, Los Angeles, California 90017
The First National Bank of Chicago	Chicago	Thomas E. Flowers, 555 South Flower Street, Los Angeles, California 90071 Rand Sperling, 555 California Street, Suite 3800, San Francisco, California 94104
First Security Bank of Utah, N.A.	Salt Lake City	Charles DeCold, 3590 Central Avenue, Suite 101, Riverside, California 92506 William A. Tincher, 2025 Gateway Place, Suite 318, San Jose, California 95110
The Fuji Bank, Ltd.	Tokyo	Hideyuki Shimanoki, 601 California Street, San Francisco, California 94104
Golden Pacific National Bank	New York City	Kenneth S. Kuo, 707 Wilshire Boulevard, Suite 3780, Los Angeles, California 90017
Harris Trust & Savings Bank	Chicago	Robert A. White, 700 South Flower Street, Suite 1516, Los Angeles, California 90017
Irving Trust Company	New York City	F. David Hare, 800 West Sixth Street, Los Angeles, California 90017
Jacksonville National Bank	Jacksonville	Michael E. Converse, 4020 Moorpark Avenue, San Jose, California 95117
Kleinwort, Benson, Limited	London	Jonathan Walker, 1875 Century Park East, Suite 1145, Los Angeles, California 90067
Kredietbank, N.V.	Brussels	Jaak J. Praet, 707 Wilshire Boulevard, Suite 4710, Los Angeles, California 90017
Lloyds Bank International Limited	London	Don Phillip, 444 Market Street, San Francisco, California 94104
Manufacturers Hanover Trust Company	New York City	Michael J. Dec, 445 South Figueroa Street, Los Angeles, California 90071 Edward G. Ballard, Jr., 533 Market Street, 27th Floor, San Francisco, California 94105
Marine Midland Bank, N.A.	New York City	Rory S. Phillips, 444 South Flower Street, Los Angeles, California 90017
Mellon Bank, N.A.	Pittsburgh	John C. Williams, Jr., 555 South Flower Street, Suite 4070, Los Angeles, California 90071 Kirk E. Gorman, 595 Market Street, San Francisco, California 94105
The Mercantile Bank of Canada	Montreal	Gregory Harrison Finch, 555 South Flower Street, Suite 383, Los Angeles, California 90071
The Mitsui Trust and Banking Company, Limited	Tokyo	Masaki Kaminawa, 611 West Sixth Street, 19th Floor, Los Angeles, California 90017

AUTHORIZED REPRESENTATIVE OFFICES OF FOREIGN BANKS AS OF JULY 1, 1982—Continued

Name of bank	Principal place of business	California Office
Morgan Guaranty Trust Company of New York	New York City	Masaaki Takagi, 444 South Flower Street, Los Angeles, California 90017
National Bank of North America	New York City	Gerald Gill, 650 South Grand Avenue, Los Angeles, California 90017
National Westminster Bank PLC	London	Richard Carter, 555 South Flower Street, Los Angeles, California 90071 Michael Anthony Hills, 44 Montgomery Street, San Francisco, California 94104
Pierson, Heldring & Pierson, N.V.	Amsterdam	Dirk Schotanus, One Post Street, Suite 1925, Crocker Plaza, San Francisco, California 94104
Rainer National Bank	Seattle	Richard M. Nyestrom, 35 Bonifacio Plaza, Monterey, California 93940 Joseph Carroll Pratt, 416 South Main Street, Salinas, California 93901
The Royal Bank of Canada	Montreal	Roland Laliberte, 510 West Sixth Street, Suite 215, Los Angeles, California 90014
The Royal Bank of Scotland PLC	Edinburgh	Philip H. Jacobs, 800 West Sixth Street, Los Angeles, California 90017 James D. Paton, The Pyramid, 600 Montgomery Street, San Francisco, California 94111
The Royal Trust Company	Montreal	Frank J. Southee, 18115 Viceroy Drive, San Diego, California 92128
The Shizuoka Bank, Ltd.	Shizuoka	Takashi Jinguji, 350 South Figueroa Street, #350, Los Angeles, California 90071
State Bank of New South Wales	Sydney	Gary S. Day, 2049 Century Park East, Suite 2250, Los Angeles, California 90067
State Street Bank & Trust Company	Boston	Roger S. Bonk, 595 Market Street, San Francisco, California 94105
Swiss Bank Corporation	Basle	Peter Keller, 800 West Sixth Street, Suite 1220, Los Angeles, California 90017
The Toronto-Dominion Bank	Toronto	Christopher J. Gadsby, 9430 Wilshire Boulevard, Beverly Hills, California 90212
Union Bank of Switzerland	Zurich	Dr. Heinrich Guhl, One Embarcadero Center, Suite 3805, San Francisco, California 94111

EDGE ACT CORPORATIONS IN CALIFORNIA AS OF JUNE 30, 1982

Beverly Hills

Citibank International-Beverly Hills Branch
9100 Wilshire Boulevard, Beverly Hills, California 90212

Los Angeles

Bank of Boston International, Los Angeles
One Wilshire Building, Los Angeles, California 90017

Bankers Trust International (Pacific) Corporation
800 West Sixth Street, Los Angeles, California 90017

Chase Bank International-Los Angeles Branch
800 Wilshire Boulevard, Los Angeles, California 90017

Chemical Bank International-North America, Los Angeles Branch
555 South Flower Street, Los Angeles, California 90071

Citibank International-Los Angeles Branch
515 South Flower Street, Los Angeles, California 90071

Continental Bank International, Los Angeles Branch
Atlantic Richfield Plaza
515 South Flower Street, Los Angeles, California 90071

European-American Bank International, Los Angeles Branch
Atlantic Richfield Plaza
515 South Flower Street, Los Angeles, California 90071

First Chicago International, Los Angeles Branch
555 South Flower Street, Los Angeles, California 90071

First Interstate International of California
707 Wilshire Boulevard, Los Angeles, California 90017

First Interstate Overseas Investment, Inc.
707 Wilshire Boulevard, Los Angeles, California 90017

Irving Trust International Bank, Los Angeles Branch
800 West Sixth Street, Los Angeles, California 90017

Manufacturers Hanover International Banking Corporation, L.A. Branch
445 South Figueroa Street, Los Angeles, California 90071

Marine Midland International Bank-Los Angeles Branch
900 Wilshire Boulevard, Suite 1130, Los Angeles, California 90017

Morgan Guaranty International Bank-Los Angeles Branch
Union Bank Building, 445 South Figueroa Street, Suite 3790,
Los Angeles, California 90071

Pittsburgh International Bank, Los Angeles Branch
444 South Flower Street, 24th Floor, Los Angeles, California 90071

Rainier International Bank
555 South Flower Street, Los Angeles, California 90071

Republic International Bank of New York (California)
1605 West Olympic Boulevard, Los Angeles, California 90015

Security Pacific Overseas Corporation
333 South Hope Street, Los Angeles, California 90017

San Francisco

Bank of California International
400 California Street, San Francisco, California 94145

Bankamerica International
315 Montgomery Street, San Francisco, California 94104

Bankamerica International Financial Corporation
315 Montgomery Street, 4th Floor Div. 3251, San Francisco, California 94104

Chemical Bank International-North America-San Francisco Branch
600 Montgomery Street, San Francisco, California 94111

Citibank International-San Francisco Branch
44 Montgomery Street, San Francisco, California 94104

Continental Bank International, San Francisco Branch
50 California Street, 12th Floor, San Francisco, California 94111

Crocker International Investment Corporation
One Sansome Street, San Francisco, California 94138

First Chicago International, San Francisco Branch
555 California Street, Suite 3800, San Francisco, California 94104

Morgan Guaranty International Bank, San Francisco Branch
400 Montgomery Street, San Francisco, California 94104

Wells Fargo Bank International
464 California Street, San Francisco, California 94104

Wells Fargo International Affiliates Corporation
464 California Street, San Francisco, California 94104

Source: Federal Reserve Bank of San Francisco

AUTHORIZED ISSUERS OF PAYMENT INSTRUMENTS AS OF JUNE 30, 1982

Name of Company	Head Office
American Express Company	New York City
Associates Financial Express, Inc.	Dallas
The Circle K Corporation	Phoenix
National Money Orders, Inc.	Houston
Republic Money Orders, Inc.	Dallas
Travelers Express Company	Minneapolis

AUTHORIZED ISSUERS OF TRAVELERS CHECKS AS OF JUNE 30, 1982

Name of Company	Head Office
American Express Company	New York City
BankAmerica Corporation	San Francisco
The Chase Manhattan Corporation	New York City
Citicorp	New York City
First Chicago Cheque Corporation	Elgin, IL
Republic Money Orders, Inc.	Dallas
Societe Francaise du Cheque de Voyage	Paris, France
Standard Chartered Bank, Ltd.	San Francisco
Thomas Cook, Inc.	New York City

AUTHORIZED TRANSMITTERS OF MONEY ABROAD AS OF JUNE 30, 1982

Name of Company	Head Office
American Express Company	New York City
Amparo's Foreign Exchange, Inc.	San Francisco
Associated Foreign Exchange	San Francisco
Deak-Perera California, Inc.	San Francisco
Esteva & Company, Inc.	San Francisco
Grace Foreign Exchange Corporation	San Francisco
Pekao Trading Corporation	New York City
Thomas Cook, Inc.	New York City

LICENSED CALIFORNIA BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS AS OF JUNE 30, 1982

Name of Business and Industrial Development Corporation	Head Office Location
First California Business and Industrial Development Corporation	3901 MacArthur Boulevard, Suite 101, Newport Beach, CA 92660
First Capital California Business and Industrial Development Corporation	2185 Union Street, San Francisco, CA 94123
Government Funding California Business and Industrial Development Corporation	9200 Sunset Boulevard, Suite 702, Los Angeles, CA 90069
Provident California Business and Industrial Development Corporation	160 Sansome Street, Fifth Floor, San Francisco, CA 94104
State Assistance Fund for Energy, California Business and Industrial Development Corporation	2021 N Street, Suite C, Sacramento, CA 95814
Statewide California Business and Industrial Development Corporation	4600 Campus Drive, Suite 1, Newport Beach, CA 92660

QUALIFIED LICENSED MORTGAGE GUARANTY INSURERS (SECTION 1227 (b))*

Name of company	Address of principal office
AMI Mortgage Insurance Company	1530 Meridian Avenue, San Jose, CA 95125
American Mortgage Insurance Company	5401 Six Forks Road, Raleigh, NC 27609
Commercial Loan Insurance Corporation	MGIC Plaza, Milwaukee, WI 53201
Commercial Mortgage Insurance, Inc.	150 East Gilman Street, Madison, WI 53703
Commonwealth Mortgage Assurance Company	8 Penn Center, Philadelphia, PA 19103
Foremost Guaranty Corporation	5800 Foremost Drive, S.E., Grand Rapids, MI 49506
General Electric Mortgage Insurance Corporation	11353 Reed Hartman Highway, Cincinnati, OH 45241
Investors Mortgage Insurance Company	200 East Randolph, Chicago, IL 60601
Liberty Mortgage Insurance Corporation	150 East Gilman Street, Madison, WI 53703
Mortgage Guaranty Insurance Corporation	MGIC Plaza, Milwaukee, WI 53201
PMI Mortgage Insurance Co.	3003 North Central Avenue, Phoenix, AZ 85012
PAMICO Mortgage Insurance Company	1750 Walton Road, Blue Bell, PA 19422
Republic Mortgage Insurance Company	7820 Silas Creek Parkway Ext., Winston-Salem, NC 27106
Ticor Mortgage Insurance Company	6300 Wilshire Boulevard, Los Angeles, CA 90048
United Guaranty Commercial Insurance Company of North Carolina	1327 Beaman Place, Greensboro, NC 27408
United Guaranty Residential Insurance Company of Iowa	2700 Middle Road, Bettendorf, IA 52722
Verex Assurance, Inc.	150 East Gilman Street, Madison, WI 53703

* Section 1227 (b) of the *California Financial Code* provides that a State bank may make a loan secured by real property in an amount in excess of 90% of the sound market value of the property if, among other things, the excess portion of the loan is guaranteed or insured by a qualified private insurer as determined by the Superintendent of Banks. Above insurers have been licensed by the Insurance Commissioner to transact the business of mortgage guaranty insurance in the State of California.

APPENDIX VI

STATEMENTS OF CONDITION

ALPHABETICAL INDEX OF STATE BANKS, NATIONAL BANKS, FOREIGN BANKING CORPORATIONS, FEDERAL BRANCHES, AND TRUST COMPANIES

STATE BANKS

Name of Bank	Location	Page
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American Asian Bank	San Francisco	A-5
American Bank and Trust Company	Walnut Creek	A-7
American City Bank	Los Angeles	A-9
American Commercial Bank	San Buenaventura	A-11
American International Bank	Los Angeles	A-13
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American State Bank	Newport Beach	A-17
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** Denotes trust department of title insurance company.

TRUST DEPARTMENT OF SAVINGS & LOAN ASSOCIATION

Name of Savings & Loan	Location	Page
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STATE BANKS

Alliance Bank

Incorporated July 11, 1979

6217 Slauson Ave., Culver City 90230 Tel: (213) 390-6662

Principal Officers: Jerry A. Grundhofer, President; Alvin R. Beatty, Senior Vice President & Cashier; Richard Austin, Senior Vice President; Lyn S. Caron, Samuel G. Gorsline, Alan B. Jenkins, Marta Linares, Vice Presidents; Michael L. Abrams, Secretary.

Directors: Michael L. Abrams, Willie D. Davis, Anita De Thomas, Robert Goldberg, Jona Goldrich, Leonard Greenstone, Jerry A. Grundhofer, Stuart Klabin, George Levine, Ernest V. Roberts, Arnold Seidel, Alan Setlin, Jerold S. Sherman, David Wilstein.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,714
U. S. Treasury securities		25
Obligations of U.S. Gov't agencies, etc.		2,400
Obligations of States and political subdivisions		926
Federal funds sold, etc.		4,450
Loans (excluding unearned income)	24,344	
LESS: Reserve for possible loan losses	296	
Loans (net)		24,048
Bank premises, furniture and fixtures		684
Other real estate owned		33
Other assets		612
Total Assets		38,892

LIABILITIES

Demand deposits (IPC)		14,375
Time and savings deposits (IPC)		18,679
Deposits of U.S. Government		154
Deposits of States and municipalities		200
Certified and officers checks		578
Total Domestic Deposits	33,986	
Demand deposits	15,107	
Time and savings deposits	18,879	
Total Domestic and Foreign Deposits		33,986
Federal funds purchased, etc.		250
Mortgage indebtedness		296
Other liabilities		841
Total Liabilities		35,373

EQUITY CAPITAL

Common stock		3,105
Undivided profits		414
Total Equity Capital		3,519
Total Liabilities and Equity Capital		38,892

Extension of banking office: Culver City

Alliance Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,231
Interest on balances with banks	150
Income on Federal funds sold	348
Interest and dividends on investments	235
Other operating income	47
Total operating income	3,011

OPERATING EXPENSE

Salaries and employee benefits	683
Interest on deposits	871
Interest on Federal funds purchased and other borrowings	57
Occupancy and furniture and equipment expense	111
Provision for loan losses	466
Other operating expense	404
Total operating expense	2,592
NET OPERATING INCOME	419
Applicable income taxes	194
Income before extraordinary items	225
Extraordinary charges (credits)	83
NET INCOME	308
NET CHANGE IN CAPITAL	308

America California Bank

Incorporated March 10, 1972

2390 El Camino Real, Palo Alto 94306 Tel: (415) 858-1400

Principal Officers: S.Y. Wang, Chairman of the Board; Emilia Roxas, Vice Chairman of the Board; Jack D. Johansen, President and Chief Executive Officer; Y.H. Wan, Senior Vice President; Cecil Chen, Executive Vice President; Steve Ting, Vice President; Carla J. Dorow, Vice President and Cashier.

Directors: Tsyun Tang Chen, Marion Chu, Jack D. Johansen, Elizabeth Kalaw, Jane Richardson, Emilia Roxas, Y.H. Wan, S.Y. Wang.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		746
U. S. Treasury securities		562
Obligations of U.S. Gov't agencies, etc.		1,964
Corporate stock		200
Federal funds sold, etc.		4,000
Loans (excluding unearned income)	12,515	
LESS: Reserve for possible loan losses	74	
Loans (net)		12,441
Bank premises, furniture and fixtures		1,090
Other assets		358
Total Assets		21,361

LIABILITIES

Demand deposits (IPC)		3,212
Time and savings deposits (IPC)		10,467
Deposits of U.S. Government		1
Certified and officers checks		344
Total Domestic Deposits	14,024	
Demand deposits	3,557	
Time and savings deposits	10,467	
Total Domestic and Foreign Deposits		14,024
Federal funds purchased, etc.		1,827
Other liabilities		421
Total Liabilities		16,272

EQUITY CAPITAL

Common stock	4,418
Undivided profits	671
Total Equity Capital	5,089
Total Liabilities and Equity Capital	21,361

America California Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	1,707
Interest on balances with banks	54
Income on Federal funds sold	464
Interest and dividends on investments	165
Other operating income	50
Total operating income	2,440

OPERATING EXPENSE

Salaries and employee benefits	442
Interest on deposits	650
Interest on Federal funds purchased and other borrowings	116
Occupancy and furniture and equipment expense	198
Provision for loan losses	-100
Other operating expense	266
Total operating expense	1,572
NET OPERATING INCOME	868
Applicable income taxes	88
Income before extraordinary items	780
Extraordinary charges (credits)	
NET INCOME	780
Other increases (decreases) in capital	981
NET CHANGE IN CAPITAL	1,761

American Asian Bank

Incorporated April 24, 1974

500 Montgomery St., San Francisco 94111
Tel: (415) 788-4700

Principal Officers: Henry Kearns, Chairman of the Board; Sherman Wang, President; Victor I. Granholm, Executive Vice President; Herbert Benecke, Senior Vice President; Stanley Shaw, Senior Vice President & Cashier; Judy C.M. Chiu Li, Senior Vice President.

Directors: Victor Andrews, Robin Y.H. Chan, Regina Y. Dee, Richard K.M. Eu, Victor I. Granholm, Henry Kearns, John K.P. Liu, Paul Mead, Albert Shao, Lawrence Sheehy, Chieh Sun, Sherman Wang, Wee Cho Yaw, Chia-Chen Yin, Paul B. Young.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		10,831
U. S. Treasury securities		1,492
Obligations of U.S. Gov't agencies, etc.		1,141
Other bonds, notes, and debentures		1,996
Federal funds sold, etc.		700
Loans (excluding unearned income)	30,753	
LESS: Reserve for possible loan losses	306	
Loans (net)		30,447
Bank premises, furniture and fixtures		492
Other real estate owned		190
Customers' liability on acceptances outstanding		4,983
Other assets		895
Total Assets		53,168

LIABILITIES

Demand deposits (IPC)		7,270
Time and savings deposits (IPC)		23,764
Deposits of U.S. Government		12
Deposits of States and municipalities		3,000
Deposits of commercial banks		5,278
Certified and officers checks		910
Total Domestic Deposits	40,234	
Demand deposits	9,202	
Time and savings deposits	31,032	
Total Domestic and Foreign Deposits		40,234
Federal funds purchased, etc.		450
Acceptances executed and outstanding		4,983
Other liabilities		1,583
Total Liabilities		47,250
Subordinated notes and debentures		882

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Common stock		3,882
Surplus		610
Undivided profits		544
Total Equity Capital		5,036
Total Liabilities and Equity Capital		53,168

Branch offices (2): Beverly Hills, San Francisco.

American Asian Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	4,428
Interest on balances with banks	1,216
Income on Federal funds sold	299
Interest and dividends on investments	693
Other operating income	546
Total operating income	7,182
OPERATING EXPENSE	
Salaries and employee benefits	1,299
Interest on deposits	3,317
Interest on Federal funds purchased and other borrowings	325
Occupancy and furniture and equipment expense	354
Provision for loan losses	83
Other operating expense	817
Total operating expense	6,195
NET OPERATING INCOME	987
Applicable income taxes	467
Income before extraordinary items	520
Net securities gains (losses)	-10
Extraordinary charges (credits)	
NET INCOME	510
Cash dividends paid	150
NET CHANGE IN CAPITAL	360

American Bank and Trust Company

Incorporated August 6, 1973

1940 Tice Valley Blvd., Walnut Creek 94595 Tel: (415) 938-1000

Principal Officers: Henry T. Yamate, Chairman of the Board; Paul A. Tenney, President and Chief Executive Officer; Peter Chase, Vice President and Senior Trust Officer; Stan Polkes, Senior Vice President & Cashier; P.L. Brothers, Edmond Davis, Vice Presidents.

Directors: Mario L. Belotti, Glenn George, Charles R. Hoge, Richard Nystrom, Robert Podesta, John H. Russell, C.W. Swensen, Paul Tenney, Yoshihiro Uchida, Robert C. Wilcox, Henry T. Yamate, Thomas M. Yuki.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,800
Obligations of U.S. Gov't agencies, etc.		3,700
Loans (excluding unearned income)	29,588	
LESS: Reserve for possible loan losses	245	
Loans (net)		29,343
Bank premises, furniture and fixtures		1,141
Other real estate owned		86
Other assets		1,199
Total Assets		39,269

LIABILITIES

Demand deposits (IPC)		13,201
Time and savings deposits (IPC)		21,099
Deposits of States and municipalities		300
Certified and officers checks		721
Total Domestic Deposits	35,321	
Demand deposits	13,922	
Time and savings deposits	21,399	
Total Domestic and Foreign Deposits		35,321
Other liabilities		394
Total Liabilities		35,715

EQUITY CAPITAL

Common stock	1,141
Surplus	1,309
Undivided profits	1,104
Total Equity Capital	3,554
Total Liabilities and Equity Capital	39,269

Branch offices (4): Fremont, Los Gatos, San Jose (2).

American Bank and Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	3,944
Income on Federal funds sold	313
Interest and dividends on investments	562
Trust department income	304
Other operating income	51
Total operating income	5,174

OPERATING EXPENSE

Salaries and employee benefits	1,219
Interest on deposits	2,158
Occupancy and furniture and equipment expense	494
Provision for loan losses	156
Other operating expense	561
Total operating expense	4,588
NET OPERATING INCOME	586
Applicable income taxes	267
Income before extraordinary items	319
Extraordinary charges (credits)	
NET INCOME	319
Other increases (decreases) in capital	44
NET CHANGE IN CAPITAL	363

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	1,031
(b) Stocks	15,113
(c) Real Estate Loans	707
(d) Other Loans	7,606
(e) Real Estate	2,233
(f) Savings and Loan, Other Thrift Deposits	427
(g) Miscellaneous	5,699
Time Deposits:	
(a) Own Bank	2,164
(b) Other Banks	86
Demand Deposits:	
(a) Own Bank	157
Total Assets	35,223

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	6,601
(b) Personal Living Trusts	4,146
(c) Employee Benefit Trusts	23,653
Total Fiduciary Accounts	34,400
Local Agency Security Accounts	823
Total Liabilities	35,223
Market value-Securities deposited with State Treasurer: Court	400
Market value-Securities deposited with State Treasurer: Private	100

American City Bank

Incorporated January 16, 1963

One Wilshire Blvd., Los Angeles 90017 Tel: (213) 688-8600

Principal Officers: S. Jon Kreedman, Chairman of the Board and President; Richard K. Ryan, Executive Vice President; David A. Spahlinger, Executive Vice President and Chief Financial Officer; Richard M. Baker, Senior Vice President, General Counsel & Secretary; Betty Bryant, Senior Vice President; Richard Hansen Vice President and Auditor.

Directors: George L. Argyros, Betty Bryant, Frank E. Feder, S. Jon Kreedman, A. Donald Lazerus, James E. Ludlam, Jack M. Ostrow, Thomas Reddin, Simon Reubon, Irwin E. Russell, Bernard M. Silbert, Milton Whitebook.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		18,315
U. S. Treasury securities		2,290
Obligations of U.S. Gov't agencies, etc.		26,292
Obligations of States and political subdivisions		15,003
Other bonds, notes, and debentures		1,000
Corporate stock		385
Federal funds sold, etc.		10,000
Loans (excluding unearned income)	249,268	
LESS: Reserve for possible loan losses	2,814	
Loans (net)		246,454
Direct lease financing		8,170
Bank premises, furniture and fixtures		11,612
Other real estate owned		1,439
Customers' liability on acceptances outstanding		533
Other assets		31,751
Total Assets		373,244

LIABILITIES

Demand deposits (IPC)		72,600
Time and savings deposits (IPC)		221,852
Deposits of U.S. Government		382
Deposits of States and municipalities		25,346
Deposits of commercial banks		6,476
Certified and officers checks		3,797
Total Domestic Deposits	330,453	
Demand deposits	76,899	
Time and savings deposits	253,554	
Total Domestic and Foreign Deposits		330,453
Federal funds purchased, etc.		3,461
Other liabilities for borrowed money		243
Mortgage indebtedness		9,410
Acceptances executed and outstanding		533
Other liabilities		11,301
Total Liabilities		355,401
Subordinated notes and debentures		3,607

EQUITY CAPITAL

Common stock	7,033
Surplus	9,312
Undivided profits	-2,109
Total Equity Capital	14,236
Total Liabilities and Equity Capital	373,244

Subsidiary: American City Properties, Inc.
Branch offices (6): Beverly Hills, Costa Mesa, Encino, Long Beach, Los Angeles, Torrance.

American City Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	50,510
Interest on balances with banks	264
Income on Federal funds sold	1,613
Interest and dividends on investments	3,802
Income from direct lease financing	475
Other operating income	2,117
Total operating income	58,781

OPERATING EXPENSE

Salaries and employee benefits	9,391
Interest on deposits	34,458
Interest on Federal funds purchased and other borrowings	4,225
Occupancy and furniture and equipment expense	2,903
Provision for loan losses	7,700
Other operating expense	8,426
Total operating expense	67,103
NET OPERATING INCOME	-8,322
Applicable income taxes	-4,645
Income before extraordinary items	-3,677
Net securities gains (losses)	14
Extraordinary charges (credits)	
NET INCOME	-3,663
Other increases (decreases) in capital	6,255
Cash dividends paid	399
NET CHANGE IN CAPITAL	2,193

American Commercial Bank

Incorporated May 30, 1973

494 East Main St., Ventura 93001 Tel: (805) 648-5081

Principal Officers: Edward T. Martin, Chairman of the Board; Harry L. Maynard, President; Shirley Citarella, Vice President and Cashier.

Directors: Al Albinger, Lincoln Cryne, Bill Dover, Dexter Halpert, Allen Jue, Emilio J. Lagomarsino, Edward T. Martin, Harry L. Maynard.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		3,188
Obligations of U.S. Gov't agencies, etc.		3,400
Obligations of States and political subdivisions		1,125
Federal funds sold, etc.		3,450
Loans (excluding unearned income)	19,552	
LESS: Reserve for possible loan losses	327	
Loans (net)		19,225
Bank premises, furniture and fixtures		278
Other assets		477
Total Assets		31,143
LIABILITIES		
Demand deposits (IPC)		10,393
Time and savings deposits (IPC)		17,239
Deposits of U.S. Government		23
Deposits of States and municipalities		701
Certified and officers checks		389
Total Domestic Deposits	28,745	
Demand deposits	10,806	
Time and savings deposits	17,939	
Total Domestic and Foreign Deposits		28,745
Other liabilities		168
Total Liabilities		28,913
Subordinated notes and debentures		300
EQUITY CAPITAL		
Common stock		616
Surplus		412
Undivided profits		902
Total Equity Capital		1,930
Total Liabilities and Equity Capital		31,143

Branch offices (3): Ventura (3).

American Commercial Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(in thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,844
Income on Federal funds sold	700
Interest and dividends on investments	692
Other operating income	308
Total operating income	4,544
OPERATING EXPENSE	
Salaries and employee benefits	798
Interest on deposits	1,967
Interest on Federal funds purchased and other borrowings	77
Occupancy and furniture and equipment expense	250
Provision for loan losses	517
Other operating expense	583
Total operating expense	4,192
NET OPERATING INCOME	352
Applicable income taxes	133
Income before extraordinary items	219
Extraordinary charges (credits)	
NET INCOME	219
NET CHANGE IN CAPITAL	219

American International Bank

Incorporated November 7, 1977

525 South Olive Street, Los Angeles 90013 **Tel: (213) 626-3500**

Principal Officers: James A. Dorian, Chairman of the Board & Chief Executive Officer; Arthur Fosket, President & Chief Operating Officer; Dexter B. Long, Senior Vice President & Senior Credit Administrator; Joseph N. Rabbat, Vice President & Controller; Allen Adwon, Vice Prsident & Auditor; Marilyn York, Vice President, Operations.

Directors: Herb Allen, Jack Bouchakian, Ronald L. Denkler, James A. Dorian, Vaughn Gregor, Rolland D. Headlee, Edward M. Illig, W. Patrick Moriarty, Anthony J. Rossi, Jack B. Shine, Helen M. Young.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,152
Obligations of U.S. Gov't agencies, etc.		11,079
Obligations of States and political subdivisions		25
Other bonds, notes, and debentures		6
Corporate stock		27
Loans (excluding unearned income)	30,234	
LESS: Reserve for possible loan losses	428	
Loans (net)		29,806
Bank premises, furniture and fixtures		584
Other real estate owned		415
Other assets		1,599
Total Assets		45,693

LIABILITIES

Demand deposits (IPC)		6,532
Time and savings deposits (IPC)		23,040
Deposits of U.S. Government		2,493
Deposits of States and municipalities		6,770
Deposits of commercial banks		206
Certified and officers checks		730
Total Domestic Deposits	39,771	
Demand deposits	7,268	
Time and savings deposits	32,503	
Total Domestic and Foreign Deposits		39,771
Federal funds purchased, etc.		1,142
Mortgage indebtedness		41
Other liabilities		653
Total Liabilities		41,607

EQUITY CAPITAL

Common stock	2,979
Surplus	1,705
Undivided profits	-598
Total Equity Capital	4,086
Total Liabilities and Equity Capital	45,693

American International Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	6,468
Interest on balances with banks	306
Income on Federal funds sold	770
Interest and dividends on investments	287
Other operating income	904
Total operating income	8,735

OPERATING EXPENSE

Salaries and employee benefits	1,538
Interest on deposits	6,076
Interest on Federal funds purchased and other borrowings	16
Occupancy and furniture and equipment expense	275
Provision for loan losses	552
Other operating expense	888
Total operating expense	9,345
NET OPERATING INCOME	-610
Applicable income taxes	-74
Income before extraordinary items	-536
Extraordinary charges (credits)	
NET INCOME	-536
NET CHANGE IN CAPITAL	-536

American Pacific State Bank

Incorporated August 17, 1970

8012 Vineland Ave., Sun Valley 91352 Tel: (213) 768-5600

Principal Officers: Saul E. Levi, Chairman of the Board; Frank J. Ures, Jr., President and Chief Executive Officer; James M. Degnan, Executive Vice President; Philip J. Moreau, Vice President and Cashier; Jo Evelyn Spotts, Vice President, Operations; Fred Vassegh, Vice President, Administration; Kathleen Peters, Vice President & Controller; Michael Bilson, Secretary and Treasurer.

Directors: Machi Hori, Yuichi Katoh, Saul E. Levi, John Martin, Elmer J. Stone, Arthur Sweet, Frank J. Ures, Jr.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		6,998
U. S. Treasury securities		4,804
Obligations of U.S. Gov't agencies, etc.		1,581
Obligations of States and political subdivisions		3,515
Corporate stock		76
Federal funds sold, etc.		12,295
Loans (excluding unearned income)	87,361	
LESS: Reserve for possible loan losses	625	
Loans (net)		86,736
Direct lease financing		240
Bank premises, furniture and fixtures		3,318
Other real estate owned		180
Other assets		3,103
Total Assets		122,846

LIABILITIES

Demand deposits (IPC)		23,519
Time and savings deposits (IPC)		82,491
Deposits of U.S. Government		1
Deposits of States and municipalities		2,900
Deposits of commercial banks		250
Certified and officers checks		2,596
Total Domestic Deposits	111,757	
Demand deposits	26,116	
Time and savings deposits	85,641	
Total Domestic and Foreign Deposits		111,757
Federal funds purchased, etc.		2,096
Mortgage indebtedness		1,075
Other liabilities		2,104
Total Liabilities		117,032

EQUITY CAPITAL

Common stock	1,924
Surplus	1,853
Undivided profits	2,037
Total Equity Capital	5,814
Total Liabilities and Equity Capital	122,846

Branch offices (3): Granada Hills, North Hollywood, Sherman Oaks.
Place of Business (2): Los Angeles, North Hollywood.

American Pacific State Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	12,877
Income on Federal funds sold	864
Interest and dividends on investments	673
Other operating income	1,228
Total operating income	15,642
OPERATING EXPENSE	
Salaries and employee benefits	2,811
Interest on deposits	7,463
Interest on Federal funds purchased and other borrowings	184
Occupancy and furniture and equipment expense	857
Provision for loan losses	604
Other operating expense	2,100
Total operating expense	14,019
NET OPERATING INCOME	1,623
Applicable income taxes	680
Income before extraordinary items	943
Extraordinary charges (credits)	
NET INCOME	943
Other increases (decreases) in capital	23
Cash dividends paid	3
NET CHANGE IN CAPITAL	963

American State Bank

Incorporated January 31, 1973

500 Newport Center Drive, Newport Beach 92660 **Tel: (714) 640-5100**

Principal Officers: Raymond W. Haas, Chairman of the Board; John P. Engberg, President and Chief Executive Officer; Strother R. Whitfield, Senior Vice President and Controller, James C. Gavin, Senior Vice President and Senior Credit Officer.

Directors: Maurice Gladman, John Grimley, Raymond W. Haas, Thomas D. Peckenpaugh, Ronald Rus.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,725
U. S. Treasury securities		2,196
Obligations of U.S. Gov't agencies, etc.		2,200
Corporate stock		176
Federal funds sold, etc.		9,500
Loans (excluding unearned income)	39,872	
LESS: Reserve for possible loan losses	496	
Loans (net)		39,376
Direct lease financing		3,006
Bank premises, furniture and fixtures		306
Other real estate owned		3,990
Other assets		2,633
Total Assets		66,108

LIABILITIES

Demand deposits (IPC)		10,189
Time and savings deposits (IPC)		40,449
Deposits of U.S. Government		29
Deposits of States and municipalities		7,450
Deposits of commercial banks		200
Certified and officers checks		963
Total Domestic Deposits	59,280	
Demand deposits	11,181	
Time and savings deposits	48,099	
Total Domestic and Foreign Deposits		59,280
Other liabilities		1,994
Total Liabilities		61,274
Subordinated notes and debentures		964

EQUITY CAPITAL

Common stock	1,255
Surplus	1,455
Undivided profits	1,160
Total Equity Capital	3,870
Total Liabilities and Equity Capital	66,108

Branch office: Orange.

American State Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	8,119
Income on Federal funds sold	1,099
Interest and dividends on investments	608
Income from direct lease financing	668
Other operating income	598
Total operating income	11,092

OPERATING EXPENSE

Salaries and employee benefits	1,392
Interest on deposits	6,647
Interest on Federal funds purchased and other borrowings	198
Occupancy and furniture and equipment expense	531
Provision for loan losses	1,820
Other operating expense	1,797
Total operating expense	12,385
NET OPERATING INCOME	-1,293
Applicable income taxes	-607
Income before extraordinary items	-686
Extraordinary charges (credits)	
NET INCOME	-686
Other increases (decreases) in capital	-2
NET CHANGE IN CAPITAL	-688

American Valley Bank

Incorporated March 28, 1977

1234 East Main St., El Cajon 92021 Tel: (714) 579-0123

Principal Officers: Paul J. Sipe, President; Jon D. Swinney, Senior Vice President & Cashier; Michael P. Foley, Vice President & Senior Loan Officer; Lynn R. McDougal, Secretary.

Directors: Allan W. Cunningham, Raymond E. Ehly, C. Dennis Marteeny, Lynn R. McDougal, Jack B. Meyer, Paul J. Sipe, Thomas B. Smiley, Jr., Lowell R. Smith, Buell W. Stone.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,206
U. S. Treasury securities		694
Obligations of U.S. Gov't agencies, etc.		300
Obligations of States and political subdivisions		1,198
Federal funds sold, etc.		3,750
Loans (excluding unearned income)	22,666	
LESS: Reserve for possible loan losses	191	
Loans (net)		22,475
Direct lease financing		113
Bank premises, furniture and fixtures		1,309
Other real estate owned		318
Other assets		699
Total Assets		34,062

LIABILITIES

Demand deposits (IPC)		8,879
Time and savings deposits (IPC)		20,643
Deposits of States and municipalities		100
Certified and officers checks		749
Total Domestic Deposits	30,371	
Demand deposits	9,628	
Time and savings deposits	20,743	
Total Domestic and Foreign Deposits		30,371
Federal funds purchased, etc.		594
Mortgage indebtedness		63
Other liabilities		347
Total Liabilities		31,375

EQUITY CAPITAL

Common stock		1,107
Surplus		699
Undivided profits		881
Total Equity Capital		2,687
Total Liabilities and Equity Capital		34,062

Parent company: BSD Bancorp, Inc.
Branch office: Santee.

American Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	3,343
Interest on balances with banks	2
Income on Federal funds sold	390
Interest and dividends on investments	240
Income from direct lease financing	26
Other operating income	455
Total operating income	4,456

OPERATING EXPENSE

Salaries and employee benefits	1,130
Interest on deposits	1,752
Interest on Federal funds purchased and other borrowings	78
Occupancy and furniture and equipment expense	422
Provision for loan losses	115
Other operating expense	764
Total operating expense	4,261
NET OPERATING INCOME	195
Applicable income taxes	-12
Income before extraordinary items	207
Extraordinary charges (credits)	
NET INCOME	207
NET CHANGE IN CAPITAL	207

Antelope Valley Bank

Incorporated February 8, 1980

44288 North Tenth Street West, Lancaster 93534 Tel: (805) 945-4511

Principal Officers: Jack D. Seefus, President & Chief Executive Officer; Richard F. Riggs, Vice President, Cashier; George E. Nagy, Vice President, Loan Officer.

Directors: Glenn J. Galias, Clyde G. Golding, Carl P. Hilgenfeldt, John F. Murphy, Homer A. Rowell, Michael G. Schafer, Jack D. Seefus, Roy J. Simi, A. C. Warnack.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,307
U. S. Treasury securities		349
Obligations of U.S. Gov't agencies, etc.		250
Federal funds sold, etc.		2,100
Loans (excluding unearned income)	11,631	
LESS: Reserve for possible loan losses	55	
Loans (net)		11,576
Bank premises, furniture and fixtures		829
Other assets		143
Total Assets		17,554

LIABILITIES

Demand deposits (IPC)		4,147
Time and savings deposits (IPC)		10,805
Certified and officers checks		312
Total Domestic Deposits	15,264	
Demand deposits	4,459	
Time and savings deposits	10,805	
Total Domestic and Foreign Deposits		15,264
Other liabilities for borrowed money		110
Other liabilities		241
Total Liabilities		15,615

EQUITY CAPITAL

Common stock	1,802
Undivided profits	137
Total Equity Capital	1,939
Total Liabilities and Equity Capital	17,554

Antelope Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	725
Income on Federal funds sold	532
Interest and dividends on investments	29
Other operating income	127
Total operating income	1,413
OPERATING EXPENSE	
Salaries and employee benefits	386
Interest on deposits	411
Occupancy and furniture and equipment expense	93
Provision for loan losses	33
Other operating expense	280
Total operating expense	1,203
NET OPERATING INCOME	210
Income before extraordinary items	210
Extraordinary charges (credits)	
NET INCOME	210
Other increases (decreases) in capital	1,610
NET CHANGE IN CAPITAL	1,820

Bank of A. Levy

Incorporated July 20, 1905

143 W. 5th St., Oxnard 93030 Tel: (805) 487-6541

Principal Officers: A. A. Milligan, Chairman of the Board; Michael S. Milligan, President; James F. Koenig, Senior Vice President, Secretary and Treasurer; Ronald L. Rose, Senior Vice President, Loan Administrator; Michael S. Dunahee, Senior Vice President, Branch Administrator; Marshall C. Milligan, Senior Vice President, Operations Administrator; Earle E. Glenn, Vice President, Cashier and Controller.

Directors: John C. Coulston, Robert G. Dallman, Ronald L. Hertel, Walter W. Hoffman, Robert D. Linnett, Robert Martin, A. A. Milligan, Michael S. Milligan, T. Frank McGrath, Ben E. Nordman, David R. Petit.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		62,428
U. S. Treasury securities		6,950
Obligations of U.S. Gov't agencies, etc.		19,011
Obligations of States and political subdivisions		21,008
Corporate stock		156
Loans (excluding unearned income)	181,419	
LESS: Reserve for possible loan losses	1,385	
Loans (net)		180,034
Bank premises, furniture and fixtures		8,982
Other real estate owned		137
Other assets		6,704
Total Assets		305,410

LIABILITIES

Demand deposits (IPC)		67,302
Time and savings deposits (IPC)		182,488
Deposits of U.S. Government		7
Deposits of States and municipalities		12,308
Deposits of commercial banks		48
Certified and officers checks		4,937
Total Domestic Deposits	267,090	
Demand deposits	72,549	
Time and savings deposits	194,541	
Total Domestic and Foreign Deposits		267,090
Federal funds purchased, etc.		12,552
Other liabilities for borrowed money		1,523
Mortgage indebtedness		115
Other liabilities		4,376
Total Liabilities		285,656

EQUITY CAPITAL

Common stock	2,000
Surplus	5,338
Undivided profits	12,000
Reserve for contingencies, etc.	416
Total Equity Capital	19,754
Total Liabilities and Equity Capital	305,410

Parent company: Levy Bancorp.
Branch offices (19): Camarillo (3), Fillmore, Moorpark, Oxnard (4), Saticoy, Simi Valley (2), Thousand Oaks (2), Van Nuys (2), Ventura (2), Westlake Village.
ATM facilities (2): Oxnard (2).
Place of business: Ventura.
Extension of banking office: Oxnard.

Bank of A. Levy —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	27,110
Interest on balances with banks	382
Income on Federal funds sold	4,023
Interest and dividends on investments	3,863
Trust department income	422
Other operating income	3,495
Total operating income	39,295
OPERATING EXPENSE	
Salaries and employee benefits	9,349
Interest on deposits	18,039
Interest on Federal funds purchased and other borrowings	849
Occupancy and furniture and equipment expense	2,280
Provision for loan losses	313
Other operating expense	4,004
Total operating expense	34,834
NET OPERATING INCOME	4,461
Applicable income taxes	1,588
Income before extraordinary items	2,873
Extraordinary charges (credits)	
NET INCOME	2,873
Cash dividends paid	390
NET CHANGE IN CAPITAL	2,483

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS	
Investments:	
(a) Bonds	20,943
(b) Stocks	7,072
(c) Real Estate Loans	2,111
(d) Other Loans	444
(e) Real Estate	6,013
(f) Savings and Loan, Other Thrift Deposits	256
(g) Miscellaneous	1,411
Time Deposits:	
(a) Own Bank	8,335
(b) Other Banks	285
Demand Deposits:	
(a) Own Bank	210
Corporate Investments	1,259
Agency,Safekeeping,Custodian, and Escrow Investments	60,189
Advances or Overdrafts	100
Total Assets	108,628
LIABILITIES	
Fiduciary Accounts:	
(a) Court Trusts	15,248
(b) Personal Living Trusts	18,908
(c) Employee Benefit Trusts	4,470
Total Fiduciary Accounts	38,626
Corporate Accounts	3,637
Agency,Safekeeping,Custodian, and Escrow Accounts	66,265
Due to Commercial Department, Advances or Overdrafts	100
Total Liabilities	108,628
Market value-Securities deposited with State Treasurer: Court	558
Market value-Securities deposited with State Treasurer: Private	139

Bank of Agriculture & Commerce

Incorporated January 18, 1965

340 East Main St., Stockton 95201 Tel: (209) 948-8018

Principal Officers: Arthur Berberian, Chairman of the Board; J. Nolon Stockton, President and Chief Executive Officer; William R. Trezza, Senior Vice President and Financial Officer; R.N. Carrico, Senior Vice President and Senior Lending Officer; Barbara J. Engstrom, Vice President and Cashier.

Directors: Lawrence F. Battaglin, Arthur Berberian, Ronald Berberian, Victor Castello, Ronald McNabb, Edmond Rishwain, Robert J. Rishwain, J. Nolon Stockton, William A. Sweigart.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,489
U. S. Treasury securities		2,193
Obligations of U.S. Gov't agencies, etc.		6,136
Obligations of States and political subdivisions		517
Federal funds sold, etc.		1,431
Loans (excluding unearned income)	23,371	
LESS: Reserve for possible loan losses	269	
Loans (net)		23,102
Direct lease financing		237
Bank premises, furniture and fixtures		1,134
Other assets		718
Total Assets		40,957

LIABILITIES

Demand deposits (IPC)		8,811
Time and savings deposits (IPC)		25,719
Deposits of U.S. Government		27
Deposits of States and municipalities		1,635
Certified and officers checks		842
Total Domestic Deposits	37,034	
Demand deposits	9,715	
Time and savings deposits	27,319	
Total Domestic and Foreign Deposits		37,034
Federal funds purchased, etc.		243
Other liabilities for borrowed money		412
Mortgage indebtedness		728
Other liabilities		302
Total Liabilities		38,719

EQUITY CAPITAL

Common stock	1,540
Surplus	1,510
Undivided profits	-812
Total Equity Capital	2,238
Total Liabilities and Equity Capital	40,957

Subsidiary: Bank of Agriculture and Commerce Service Corporation.
Branch offices (2): Brentwood, Stockton.

Bank of Agriculture & Commerce —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	4,028
Income on Federal funds sold	524
Interest and dividends on investments	879
Income from direct lease financing	20
Other operating income	272
Total operating income	5,723
OPERATING EXPENSE	
Salaries and employee benefits	997
Interest on deposits	3,681
Interest on Federal funds purchased and other borrowings	37
Occupancy and furniture and equipment expense	377
Provision for loan losses	660
Other operating expense	925
Total operating expense	6,677
NET OPERATING INCOME	-954
Applicable income taxes	-14
Income before extraordinary items	-940
Net securities gains (losses)	-35
Extraordinary charges (credits)	
NET INCOME	-975
Other increases (decreases) in capital	1,050
NET CHANGE IN CAPITAL	75

Bank of Alex Brown

Incorporated July 30, 1913

1425 River Park Drive, Sacramento 95815 Tel: (916) 925-0572

Principal Officers: Robert C. Powell, Chairman of the Board; Louis V. Riggs, Vice Chairman; Dale A. Nichols, President and Chief Executive Officer; Philip S. Woods, Senior Vice President and Cashier; Barbara Franc, Corporate Secretary.

Directors: Fred Anderson, James C. Bowman, Stanford Brown, William R. Darsie, John E. Landry, Dale A. Nichols, Robert C. Powell, Louis V. Riggs, B.C. Wheeler, Merlyn H. Withers.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		11,035
U. S. Treasury securities		2,098
Obligations of U.S. Gov't agencies, etc.		14,224
Obligations of States and political subdivisions		15,742
Other bonds, notes, and debentures		1,713
Loans (excluding unearned income)	128,613	
LESS: Reserve for possible loan losses	1,214	
Loans (net)		127,399
Direct lease financing		1,203
Bank premises, furniture and fixtures		7,064
Other real estate owned		903
Other assets		7,789
Total Assets		189,170

LIABILITIES

Demand deposits (IPC)		32,462
Time and savings deposits (IPC)		112,757
Deposits of U.S. Government		5
Deposits of States and municipalities		11,875
Certified and officers checks		169
Total Domestic Deposits	157,268	
Demand deposits	32,799	
Time and savings deposits	124,469	
Total Domestic and Foreign Deposits		157,268
Federal funds purchased, etc.		13,226
Mortgage indebtedness		1,315
Other liabilities		4,264
Total Liabilities		176,073
Subordinated notes and debentures		2,945

EQUITY CAPITAL

Common stock	1,382
Surplus	5,988
Undivided profits	2,782
Total Equity Capital	10,152
Total Liabilities and Equity Capital	189,170

Parent company: Alex Brown Financial Group.
Branch offices (14): Auburn (2), Citrus Heights, Colfax, Elk Grove, Fair Oaks, Foresthill, Galt, Lincoln, Rio Vista, Rocklin, Roseville, Sacramento Walnut Grove.
Intermittent branch offices (2): Auburn, Roseville.

Bank of Alex Brown —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	18,359
Interest on balances with banks	1,043
Income on Federal funds sold	619
Interest and dividends on investments	2,125
Income from direct lease financing	94
Other operating income	1,501
Total operating income	23,741

OPERATING EXPENSE

Salaries and employee benefits	4,061
Interest on deposits	11,702
Interest on Federal funds purchased and other borrowings	770
Occupancy and furniture and equipment expense	1,490
Provision for loan losses	590
Other operating expense	2,774
Total operating expense	21,387
NET OPERATING INCOME	2,354
Applicable income taxes	697
Income before extraordinary items	1,657
Extraordinary charges (credits)	
NET INCOME	1,657
Other increases (decreases) in capital	2,896
NET CHANGE IN CAPITAL	4,553

The Bank of Beverly Hills

Incorporated July 30, 1976

9766 Wilshire Blvd., Beverly Hills 90212 Tel: (213) 858-6804

Principal Officers: Kenneth Cohen, Chairman of the Board, President and Chief Executive Officer; Richard M. Gill, Executive Vice President Senior Loan Officerand Chief Operating Officer.

Directors: Kenneth Cohen, H. Anthony Gartshore, Paul Rubenstein, Mark Schurgin, Johannes Van Tilburg, John Phillips, Steven F. Hazy, John Provine.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,553
U. S. Treasury securities		6,026
Obligations of U.S. Gov't agencies, etc.		3,726
Federal funds sold, etc.		2,308
Loans (excluding unearned income)	63,852	
LESS: Reserve for possible loan losses	117	
Loans (net)		63,735
Bank premises, furniture and fixtures		3,345
Other real estate owned		219
Other assets		3,825
Total Assets		86,737

LIABILITIES

Demand deposits (IPC)		14,583
Time and savings deposits (IPC)		51,976
Deposits of U.S. Government		93
Deposits of States and municipalities		2,800
Certified and officers checks		2,890
Total Domestic Deposits	72,342	
Demand deposits	17,566	
Time and savings deposits	54,776	
Total Domestic and Foreign Deposits		72,342
Federal funds purchased, etc.		6.884
Other liabilities		2,041
Total Liabilities		81,267

EQUITY CAPITAL

Common stock	2,210
Surplus	2,432
Undivided profits	828
Total Equity Capital	5,470
Total Liabilities and Equity Capital	86,737

Branch Offices (2): Beverly Hills, Westwood.
Place of Business: New York.

The Bank of Beverly Hills —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	10,117
Interest on balances with banks	10
Income on Federal funds sold	351
Interest and dividends on investments	1,598
Income from direct lease financing	3
Other operating income	649
Total operating income	12,728

OPERATING EXPENSE

Salaries and employee benefits	2,538
Interest on deposits	6,487
Interest on Federal funds purchased and other borrowings	650
Occupancy and furniture and equipment expense	986
Provision for loan losses	295
Other operating expense	1,715
Total operating expense	12,671
NET OPERATING INCOME	57
Applicable income taxes	21
Income before extraordinary items	36
Net securities gains (losses)	39
Extraordinary charges (credits)	
NET INCOME	75
Cash dividends paid	35
NET CHANGE IN CAPITAL	40

Bank of Canton of California

Incorporated April 27, 1937

555 Montgomery St. San Francisco 94111 Tel: (415) 421-4883

Principal Officers: S. W. Kung, Chairman of the Board; F. M. Lim, Senior Vice President and Secretary; Y.H. Wang, Senior Vice President; Howard W. Eng, Frank B. Ho, J.F. Tun, Wei Cheng Wang, Vice Presidents.

Directors: Lester H. Empey, S. W. Kung, Lawrence Lau, Leo Soong, Henry C. Todd, C. C. Wing.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		84,579
U. S. Treasury securities		999
Obligations of U.S. Gov't agencies, etc.		6,544
Obligations of States and political subdivisions		16,999
Other bonds, notes, and debentures		37,002
Corporate stock		152
Federal funds sold, etc.		98,876
Loans (excluding unearned income)	129,260	
LESS: Reserve for possible loan losses	955	
Loans (net)		128,305
Direct lease financing		130
Bank premises, furniture and fixtures		8,454
Customers' liability on acceptances outstanding		543
Other assets		7,730
Total Assets		390,313

LIABILITIES

Demand deposits (IPC)		16,678
Time and savings deposits (IPC)		88,481
Deposits of U.S. Government		441
Deposits of States and municipalities		14,483
Deposits of foreign governments		53,023
Deposits of commercial banks		2,095
Certified and officers checks		2,499
Total Domestic Deposits	177,700	
Demand deposits	35,736	
Time and savings deposits	141,964	
Deposits in Foreign Offices		129,036
Total Domestic and Foreign Deposits		306,736
Federal funds purchased, etc.		33,800
Acceptances executed and outstanding		543
Other liabilities		4,969
Total Liabilities		346,048
Subordinated notes and debentures		13,000

EQUITY CAPITAL

Common stock		2,000
Surplus		23,000
Undivided profits		4,565
Reserve for contingencies, etc.		1,700
Total Equity Capital		31,265
Total Liabilities and Equity Capital		390,313

Subsidiaries: Bank of Canton Building Corp., Bank of Canton Leasing Corp., California Canton International Bank, Ltd., Nassau, Bahamas.
Branch offices (5): Monterey Park, Oakland, San Francisco (3).
Place of Business: Los Angeles

Bank of Canton of California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	11,347
Interest on balances with banks	18,456
Income on Federal funds sold	14,175
Interest and dividends on investments	5,792
Other operating income	877
Total operating income	50,647
OPERATING EXPENSE	
Salaries and employee benefits	2,426
Interest on deposits	30,939
Interest on Federal funds purchased and other borrowings	2,074
Occupancy and furniture and equipment expense	645
Other operating expense	1,488
Total operating expense	37,572
NET OPERATING INCOME	13,075
Applicable income taxes	6,128
Income before extraordinary items	6,947
Net securities gains (losses)	-130
Extraordinary charges (credits)	
NET INCOME	6,817
Cash dividends paid	90
NET CHANGE IN CAPITAL	6,727

Bank of Commerce

Incorporated December 26, 1974

7980 Clairemont Mesa Blvd. San Diego 92111 Tel: (714) 292-9004

Principal Officers: Peter Q. Davis, President; Timothy G. Malott, Senior Vice President, Chief Financial Officer and Secretary; James F. Healy, Michael R. Toomey, Senior Vice Presidents and Managers.

Directors: Michael M. Bamber, Peter Q. Davis, Kenneth C. Forror, Donald L. Hanson, J.T. Hawthorne, Calvin J. Pancheri, George A. Peterson, John A. Rose, Sheldon Derezin, G. Richard Wheelock.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,433
U. S. Treasury securities		1,077
Obligations of U.S. Gov't agencies, etc.		1,100
Obligations of States and political subdivisions		300
Loans (excluding unearned income)	30,241	
LESS: Reserve for possible loan losses	279	
Loans (net)		29,962
Bank premises, furniture and fixtures		1,590
Other real estate owned		1,327
Other assets		935
Total Assets		38,724
LIABILITIES		
Demand deposits (IPC)		9,449
Time and savings deposits (IPC)		20,509
Deposits of U.S. Government		126
Deposits of States and municipalities		2,349
Certified and officers checks		1,029
Total Domestic Deposits	33,462	
Demand deposits	11,553	
Time and savings deposits	21,909	
Total Domestic and Foreign Deposits		33,462
Federal funds purchased, etc.		750
Mortgage indebtedness		507
Other liabilities		580
Total Liabilities		35,299
EQUITY CAPITAL		
Common stock		2,756
Surplus		581
Undivided profits		88
Total Equity Capital		3,425
Total Liabilities and Equity Capital		38,724

Branch offices (2): Del Mar, San Diego.

Bank of Commerce —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	5,273
Interest on balances with banks	2
Income on Federal funds sold	391
Interest and dividends on investments	326
Other operating income	255
Total operating income	6,247

OPERATING EXPENSE

Salaries and employee benefits	1,150
Interest on deposits	3,375
Occupancy and furniture and equipment expense	380
Provision for loan losses	120
Other operating expense	804
Total operating expense	5,829
NET OPERATING INCOME	418
Applicable income taxes	152
Income before extraordinary items	266
Extraordinary charges (credits)	
NET INCOME	266
Other increases (decreases) in capital	69
NET CHANGE IN CAPITAL	335

Bank of Contra Costa

Incorporated May 4, 1970

1500 N. California Blvd., Walnut Creek 94596 Tel: (415) 937-3300

Principal Officers: Paul W. Learner, Chairman of the Board; Robert W. Steiner, President & Chief Executive Officer; Bob C. Vaughn, Executive Vice President-Cashier.

Directors: Kenneth H. Hofmann, William K. Houston, Michael D. Schneider, Robert W. Steiner, Harold L. Strom.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,822
U. S. Treasury securities		1,904
Obligations of U.S. Gov't agencies, etc.		2,499
Obligations of States and political subdivisions		3,745
Corporate stock		7
Federal funds sold, etc.		12,375
Loans (excluding unearned income)	35,259	
LESS: Reserve for possible loan losses	418	
Loans (net)		34,841
Bank premises, furniture and fixtures		2,404
Other real estate owned		33
Other assets		715
Total Assets		60,345

LIABILITIES

Demand deposits (IPC)		15,528
Time and savings deposits (IPC)		37,017
Deposits of U.S. Government		45
Deposits of States and municipalities		750
Certified and officers checks		1,152
Total Domestic Deposits	54,492	
Demand deposits	16,725	
Time and savings deposits	37,767	
Total Domestic and Foreign Deposits		54,492
Federal funds purchased, etc.		95
Mortgage indebtedness		149
Other liabilities		1,267
Total Liabilities		56,003

EQUITY CAPITAL

Common stock	662
Surplus	721
Undivided profits	343
Reserve for contingencies, etc.	2,616
Total Equity Capital	4,342
Total Liabilities and Equity Capital	60,345

Branch offices (2): Antioch, Danville.
Subsidiary: Coast Trust Deed Company.

Bank of Contra Costa —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	5,215
Interest on balances with banks	223
Income on Federal funds sold	979
Interest and dividends on investments	743
Other operating income	391
Total operating income	7,551
OPERATING EXPENSE	
Salaries and employee benefits	1,392
Interest on deposits	3,202
Occupancy and furniture and equipment expense	428
Provision for loan losses	165
Other operating expense	1,037
Total operating expense	6,224
NET OPERATING INCOME	1,327
Applicable income taxes	638
Income before extraordinary items	689
Extraordinary charges (credits)	
NET INCOME	689
NET CHANGE IN CAPITAL	689

Bank of Coronado

Incorporated August 7, 1979

1190 Orange Ave., Coronado 92118 Tel: (714) 437-4466

Principal Officers: Richard D. Maitland, Chairman of the Board; J. G. Klingensmith, President; Corrine Anderson, Vice President & Cashier; Hugo Rivera, Vice President & Senior Loan Officer.

Directors: Charles W. Campbell, Richard W. Goodenough, Willis W. Gray, James G. Klingensmith, Richard D. Maitland, Marco V. Palumbo, Elmer Bud Richter, Dustin B. Rose, Frederick M. Swenson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,044
Obligations of U.S. Gov't agencies, etc.		4,500
Federal funds sold, etc.		5,585
Loans (excluding unearned income)	23,849	
LESS: Reserve for possible loan losses	258	
Loans (net)		23,591
Direct lease financing		355
Bank premises, furniture and fixtures		247
Other assets		480
Total Assets		35,802

LIABILITIES

Demand deposits (IPC)		3,175
Time and savings deposits (IPC)		25,622
Deposits of U.S. Government		646
Deposits of States and municipalities		1,601
Certified and officers checks		652
Total Domestic Deposits	31,696	
Demand deposits	3,835	
Time and savings deposits	27,861	
Total Domestic and Foreign Deposits		31,696
Federal funds purchased, etc.		477
Other liabilities		724
Total Liabilities		32,897

EQUITY CAPITAL

Common stock	430
Surplus	1,807
Undivided profits	668
Total Equity Capital	2,905
Total Liabilities and Equity Capital	35,802

Extension of banking office: Coronado.

Bank of Coronado —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,641
Income on Federal funds sold	475
Interest and dividends on investments	288
Other operating income	146
Total operating income	3,550
OPERATING EXPENSE	
Salaries and employee benefits	431
Interest on deposits	1,711
Interest on Federal funds purchased and other borrowings	48
Occupancy and furniture and equipment expense	110
Provision for loan losses	131
Other operating expense	321
Total operating expense	2,752
NET OPERATING INCOME	798
Applicable income taxes	347
Income before extraordinary items	451
Extraordinary charges (credits)	
NET INCOME	451
Other increases (decreases) in capital	-1
NET CHANGE IN CAPITAL	450

Bank of Finance

Incorporated August 12, 1963

2651 South Western Ave., Los Angeles 90018 Tel: (213) 735-1031

Principal Officers: Karl H. Chun, Chairman of the Board; Byung-kee Kim, President and Cheif Executive Officer; Jong Tae Kim, Executive Vice-President; Dora Wisner, Vice President, Cashier and Acting Secretary; Matthew Kennedy Jr., Vice President and Senior Loan Administrator.

Directors: Karl H. Chun, Goon Suk Han, Byung-kee Kim, Don Kim, Jong Tae Kim, Sang P. Kim, Chung K. Lee, Suk H. Lee, Gilbert Lindsay, Jin B. Park, In Yong Sung, Don S. K. Uhm, Hyang K. Yim.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,954
U. S. Treasury securities		504
Obligations of U.S. Gov't agencies, etc.		3,720
Other bonds, notes, and debentures		30
Corporate stock		10
Federal funds sold, etc.		527
Loans (excluding unearned income)	14,232	
LESS: Reserve for possible loan losses	260	
Loans (net)		13,972
Bank premises, furniture and fixtures		687
Other real estate owned		98
Other assets		902
Total Assets		23,404

LIABILITIES

Demand deposits (IPC)		6,518
Time and savings deposits (IPC)		9,982
Deposits of U.S. Government		2,025
Deposits of States and municipalities		2,157
Deposits of commercial banks		180
Certified and officers checks		472
Total Domestic Deposits	21,334	
Demand deposits	8,862	
Time and savings deposits	12,472	
Total Domestic and Foreign Deposits		21,334
Mortgage indebtedness		107
Other liabilities		227
Total Liabilities		21,668
Subordinated notes and debentures		25

EQUITY CAPITAL

Common stock	3,700
Surplus	1,094
Undivided profits	-3,083
Total Equity Capital	1,711
Total Liabilities and Equity Capital	23,404

Subsidiary: Bank of Finance Real Estate Company.
Branch office: Los Angeles

Bank of Finance —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,823
Income on Federal funds sold	379
Interest and dividends on investments	228
Income from direct lease financing	1
Other operating income	445
Total operating income	2,876
OPERATING EXPENSE	
Salaries and employee benefits	1,028
Interest on deposits	1,127
Interest on Federal funds purchased and other borrowings	11
Occupancy and furniture and equipment expense	270
Other operating expense	786
Total operating expense	3,222
NET OPERATING INCOME	-346
Applicable income taxes	1
Income before extraordinary items	-347
Net securities gains (losses)	14
Extraordinary charges (credits)	
NET INCOME	-333
Other increases (decreases) in capital	1,002
NET CHANGE IN CAPITAL	669

Bank of Fresno

Incorporated April 6, 1973

1172 E. Shaw Ave., Fresno 93710 Tel: (209) 225-5050

Principal Officers: John W. Brocks, President; Michael A. Carpenter, Senior Vice President and Director of Administration; Marc McManaway, Senior Vice President and Director of Planning and Central Processing.

Directors: Gary G. Fisher, Michael S. Mathiesen, Mike McCormick, Harry Mazgedian, Patrick J. MonPere, John W. Pace, M.D., Larry A. Shehadey, Herbert Kaprielian, Spalding G. Wathen.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,751
U. S. Treasury securities		3,009
Obligations of U.S. Gov't agencies, etc.		5,021
Obligations of States and political subdivisions		739
Other bonds, notes, and debentures		1,000
Loans (excluding unearned income)	29,400	
LESS: Reserve for possible loan losses	227	
Loans (net)		29,173
Bank premises, furniture and fixtures		1,373
Other real estate owned		1,358
Other assets		1,547
Total Assets		48,971

LIABILITIES

Demand deposits (IPC)		14,990
Time and savings deposits (IPC)		23,759
Deposits of U.S. Government		861
Deposits of States and municipalities		2,899
Certified and officers checks		649
Total Domestic Deposits	43,158	
Demand deposits	16,549	
Time and savings deposits	26,609	
Total Domestic and Foreign Deposits		43,158
Mortgage indebtedness		146
Other liabilities		1,602
Total Liabilities		44,906

EQUITY CAPITAL

Common stock		2,118
Surplus		1,376
Undivided profits		571
Total Equity Capital		4,065
Total Liabilities and Equity Capital		48,971

Branch offices (3): Clovis, Fresno (2).
Place of business: Fresno

Bank of Fresno —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	4,394
Income on Federal funds sold	204
Interest and dividends on investments	499
Other operating income	957
Total operating income	6,054

OPERATING EXPENSE

Salaries and employee benefits	1,572
Interest on deposits	2,091
Interest on Federal funds purchased and other borrowings	34
Occupancy and furniture and equipment expense	681
Provision for loan losses	340
Other operating expense	1,151
Total operating expense	5,869
NET OPERATING INCOME	185
Applicable income taxes	34
Income before extraordinary items	151
Extraordinary charges (credits)	
NET INCOME	151
Other increases (decreases) in capital	108
NET CHANGE IN CAPITAL	259

Bank of Hemet

Incorporated January 11, 1974

1600 E. Florida Ave., Hemet 92343 Tel: (714) 652-2871

Principal Officers: Jack E. Gosch, Chairman of the Board; John J. McDonough, President; L.D. Graves, Vice President and Cashier; Harold Ashe, Jr., Robert D. Holmes, Jack Sullivan, Frederick E. Wagner, Vice Presidents

Directors: John B. Brudin, Jack E. Gosch, H. Glenn Holland, E. Kenneth Hyatt, Clayton A. Record, Jr., John J. McDonough, Daryl H. Smith.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,649
Obligations of U.S. Gov't agencies, etc.		1,538
Obligations of States and political subdivisions		3,601
Federal funds sold, etc.		10,100
Loans (excluding unearned income)	33,137	
LESS: Reserve for possible loan losses	433	
Loans (net)		32,704
Bank premises, furniture and fixtures		2,361
Other real estate owned		841
Other assets		1,233
Total Assets		57,027

LIABILITIES

Demand deposits (IPC)		11,599
Time and savings deposits (IPC)		38,090
Deposits of U.S. Government		121
Deposits of States and municipalities		1,217
Certified and officers checks		714
Total Domestic Deposits	51,741	
Demand deposits	12,434	
Time and savings deposits	39,307	
Total Domestic and Foreign Deposits		51,741
Federal funds purchased, etc.		378
Other liabilities		909
Total Liabilities		53,028

EQUITY CAPITAL

Common stock	924
Surplus	1,476
Undivided profits	1,316
Reserve for contingencies, etc.	283
Total Equity Capital	3,999
Total Liabilities and Equity Capital	57,027

Subsidiaries: Banet, Inc., Hemet Escrow Company, Inc., SKRO Enterprises, Inc.
Branch offices (2): Hemet, San Jacinto.
Extension of banking office: Hemet.

Bank of Hemet —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	6,217
Income on Federal funds sold	1,647
Interest and dividends on investments	323
Other operating income	407
Total operating income	8,594
OPERATING EXPENSE	
Salaries and employee benefits	1,540
Interest on deposits	4,295
Interest on Federal funds purchased and other borrowings	21
Occupancy and furniture and equipment expense	442
Provision for loan losses	1,099
Other operating expense	1,333
Total operating expense	8,730
NET OPERATING INCOME	-136
Income before extraordinary items	-136
Extraordinary charges (credits)	
NET INCOME	-136
Other increases (decreases) in capital	42
Cash dividends paid	88
NET CHANGE IN CAPITAL	-182

The Bank of Hollywood

Incorporated August 7, 1982

1616 North La Brea Avenue, Hollywood 90028 Tel: (213) 464-0452

Principal Officers: Terry C. Jorgensen, President; Henry K. Nadler, Vice President & Cashier; Marven E. Whitham, Vice President & Senior Loan Officer.

Directors: Jack L. Clark, John R. Discola, Donald D. Farquhar, T. Russell Fields, Jr., James B. Irsfeld, Jr., Terry C. Jorgensen, James N. Kenealy, Jr., Adele G. Klate, Henry L. Levine, Henry K. Nadler, Paul A. Ramsey, A. Michael Solender, George W. Ullman.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,897
U. S. Treasury securities		600
Obligations of U.S. Gov't agencies, etc.		1,600
Federal funds sold, etc.		1,200
Loans (excluding unearned income)	7,165	
LESS: Reserve for possible loan losses	46	
Loans (net)		7,119
Bank premises, furniture and fixtures		466
Other assets		272
Total Assets		16,140

LIABILITIES

Demand deposits (IPC)		4,872
Time and savings deposits (IPC)		6,672
Certified and officers checks		335
Total Domestic Deposits	11,879	
Demand deposits	5,207	
Time and savings deposits	6,672	
Total Domestic and Foreign Deposits		11,879
Other liabilities		109
Total Liabilities		11,988

EQUITY CAPITAL

Common stock		4,014
Undivided profits		138
Total Equity Capital		4,152
Total Liabilities and Equity Capital		16,140

The Bank of Hollywood —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	77
Interest on balances with banks	39
Income on Federal funds sold	464
Interest and dividends on investments	19
Other operating income	6
Total operating income	605

OPERATING EXPENSE

Salaries and employee benefits	147
Interest on deposits	201
Interest on Federal funds purchased and other borrowings	16
Occupancy and furniture and equipment expense	52
Provision for loan losses	16
Other operating expense	157
Total operating expense	589
NET OPERATING INCOME	16
Applicable income taxes	1
Income before extraordinary items	15
Extraordinary charges (credits)	
NET INCOME	15
Other increases (decreases) in capital	3,926
NET CHANGE IN CAPITAL	3,941

Bank of Industry

Established March 23, 1981

211 North Hacienda Blvd., City of Industry 91744 Tel: (213) 961-8821

Principal Officers: Dale E. Walter, President and Chief Executive Officer; Chadwick C. Ertola, Executive Vice President; Joseph L. Wightman, Vice President and Senior Loan Officer, Mary F. Bates, Vice President and Cashier; Arden Crawford, Vice President.

Directors: James E. Brown, Robert H. Brown, G. William Bryant, Owen H. Lewis, A. Keuning, Robert K. King, M. D. McKeown, Edward P. Roski, Jr., John J. Stanko, Dale E. Walter, Donald R. Wheeler.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,437
Obligations of U.S. Gov't agencies, etc.		7,466
Obligations of States and political subdivisions		1,390
Federal funds sold, etc.		5,105
Loans (excluding unearned income)	13,424	
LESS: Reserve for possible loan losses	69	
Loans (net)		13,355
Bank premises, furniture and fixtures		472
Other assets		662
Total Assets		31,887

LIABILITIES

Demand deposits (IPC)		6,249
Time and savings deposits (IPC)		16,191
Deposits of U.S. Government		39
Deposits of States and municipalities		2,533
Certified and officers checks		362
Total Domestic Deposits	25,374	
Demand deposits	7,342	
Time and savings deposits	18,032	
Total Domestic and Foreign Deposits		25,374
Other liabilities		566
Total Liabilities		25,940

EQUITY CAPITAL

Common stock	5,473
Undivided profits	474
Total Equity Capital	5,947
Total Liabilities and Equity Capital	31,887

Subsidiary: Rowland Financial Corporation.
Branch office: San Francisco.

Bank of Industry —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	932
Income on Federal funds sold	415
Interest and dividends on investments	391
Other operating income	15
Total operating income	1,753
OPERATING EXPENSE	
Salaries and employee benefits	284
Interest on deposits	566
Interest on Federal funds purchased and other borrowings	1
Occupancy and furniture and equipment expense	60
Provision for loan losses	50
Other operating expense	253
Total operating expense	1,214
NET OPERATING INCOME	539
Applicable income taxes	119
Income before extraordinary items	420
Extraordinary charges (credits)	
NET INCOME	420
Other increases (decreases) in capital	5,268
NET CHANGE IN CAPITAL	5,688

Bank of Irvine

Established January 16, 1974

4482 Barranca Parkway, Irvine 92714 Tel: (714) 552-6100

Principal Officers: Edgar E. Pankey, Chairman of the Board; Robert Lineberger, Vice Chairman of the Board; E.C. Aldrich, President; N.L. Hallidy, Executive Vice President and Secretary; Royce L. Jensen, Vice President, Cashier and Chief Financial Officer.

Directors: Eugene C. Aldrich, Victor C. Andrews, Henry Bear, William E. Blurock, Keith Costello, Robert A. Lineberger, Donald Mills, W. Patrick Moriarty, Edgar E. Pankey, Harry L. Zall.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,551
U. S. Treasury securities		1,776
Obligations of U.S. Gov't agencies, etc.		3,551
Obligations of States and political subdivisions		953
Federal funds sold, etc.		600
Loans (excluding unearned income)	44,203	
LESS: Reserve for possible loan losses	524	
Loans (net)		43,679
Bank premises, furniture and fixtures		1,820
Other real estate owned		392
Other assets		1,621
Total Assets		59,943

LIABILITIES

Demand deposits (IPC)		14,266
Time and savings deposits (IPC)		36,830
Deposits of U.S. Government		41
Deposits of States and municipalities		1,300
Certified and officers checks		1,507
Total Domestic Deposits	53,944	
Demand deposits	15,814	
Time and savings deposits	38,130	
Total Domestic and Foreign Deposits		53,944
Federal funds purchased, etc.		1,596
Other liabilities for borrowed money		318
Mortgage indebtedness		191
Other liabilities		599
Total Liabilities		56,648

EQUITY CAPITAL

Common stock	1,813
Surplus	597
Undivided profits	885
Total Equity Capital	3,295
Total Liabilities and Equity Capital	59,943

Branch offices (2): Irvine, Laguna Hills.
Extensions of banking offices (2): El Toro, Tustin.

Bank of Irvine —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	7,176
Interest on balances with banks	237
Income on Federal funds sold	262
Interest and dividends on investments	427
Other operating income	535
Total operating income	8,637
OPERATING EXPENSE	
Salaries and employee benefits	1,760
Interest on deposits	4,629
Interest on Federal funds purchased and other borrowings	103
Occupancy and furniture and equipment expense	781
Provision for loan losses	233
Other operating expense	868
Total operating expense	8,374
NET OPERATING INCOME	263
Applicable income taxes	75
Income before extraordinary items	188
Extraordinary charges (credits)	
NET INCOME	188
Other increases (decreases) in capital	42
NET CHANGE IN CAPITAL	230

Bank of Lake County

Incorporated August 4, 1921

150 South Main St., Lakeport 95453 Tel: (707) 263-5481

Principal Officers: Della Bucknell, Chairman of the Board; Richard D. Spencer, President; James Bengson, Senior Vice President and Loan Administrator.

Directors: W. Baird Anton, David Bucknell, Della Bucknell, Marion Y. Bucknell, Don Emerson, Donald M. Griner, Donald E. Martinelli, Donald F. Murray, Richard D. Spencer, Dennis Pluth, Donald W. Weger.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,456
U. S. Treasury securities		1,104
Obligations of U.S. Gov't agencies, etc.		2,700
Obligations of States and political subdivisions		4,924
Federal funds sold, etc.		1,150
Loans (excluding unearned income)	43,357	
LESS: Reserve for possible loan losses	363	
Loans (net)		42,994
Bank premises, furniture and fixtures		1,255
Other real estate owned		160
Other assets		646
Total Assets		57,389

LIABILITIES

Demand deposits (IPC)		8,764
Time and savings deposits (IPC)		41,429
Deposits of U.S. Government		17
Deposits of States and municipalities		1,537
Deposits of commercial banks		107
Certified and officers checks		747
Total Domestic Deposits	52,601	
Demand deposits	10,070	
Time and savings deposits	42,531	
Total Domestic and Foreign Deposits		52,601
Federal funds purchased, etc.		453
Other liabilities for borrowed money		268
Other liabilities		729
Total Liabilities		54,051
Subordinated notes and debentures		442

EQUITY CAPITAL

Common stock	219
Surplus	1,228
Undivided profits	1,449
Total Equity Capital	2,896
Total Liabilities and Equity Capital	57,389

Parent company: Independent Bankshares Corporation.
Branch offices (4): Clearlake, Clearlake Oaks, Kelseyville, Upper Lake.

Bank of Lake County —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	5,398
Income on Federal funds sold	356
Interest and dividends on investments	776
Other operating income	467
Total operating income	6,997

OPERATING EXPENSE

Salaries and employee benefits	1,120
Interest on deposits	4,049
Interest on Federal funds purchased and other borrowings	111
Occupancy and furniture and equipment expense	310
Provision for loan losses	170
Other operating expense	1,067
Total operating expense	6,827
NET OPERATING INCOME	170
Applicable income taxes	5
Income before extraordinary items	165
Net securities gains (losses)	2
Extraordinary charges (credits)	
NET INCOME	167
Cash dividends paid	119
NET CHANGE IN CAPITAL	48

Bank of Livermore

Established March 15, 1982

2009 Railroad Avenue, Livermore 94550 Tel: (415) 455-6060

Principal Officers: Helen Dentici, Chairman of the Board; Robert A. Santin, President & Chief Executive Officer; Bernard Ertel, Senior Vice President, Credit Administrator; William N. Bauer, Cashier.

Directors: J. Michael Brown, John Buranis, Helen Dentici, Chester Fankhauser, Ed Hutka, Jack Kavanaugh, Michael Robles, Ronald Rodrigues, T.F. Weskamp.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		257
Federal funds sold, etc.		1,150
Loans (excluding unearned income)	1,137	
LESS: Reserve for possible loan losses	1	
Loans (net)		1,136
Bank premises, furniture and fixtures		547
Other assets		87
Total Assets		3,177
LIABILITIES		
Demand deposits (IPC)		360
Time and savings deposits (IPC)		582
Total Domestic Deposits	942	
Demand deposits	360	
Time and savings deposits	582	
Total Domestic and Foreign Deposits		942
Other liabilities		5
Total Liabilities		947
EQUITY CAPITAL		
Common stock		1,500
Surplus		1,019
Undivided profits		-289
Total Equity Capital		2,230
Total Liabilities and Equity Capital		3,177

Bank of Loleta

Incorporated September 7, 1910

4th and 'F' Streets, Eureka 95501 Tel: (707) 445-5426

Principal Officers: John Gromala, Chairman of the Board; Bruce D. Roberts, President; Steven K. Bramble, Vice President and Cashier.

Directors: Herman Bistrin, Marguerite Dalianes, John Gromala, Gerald Grunert, Eugene B. Lucas, Phil Nyberg, Craig Perrone, Bruce D. Roberts, Joseph Russ IV.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,365
U. S. Treasury securities		600
Obligations of U.S. Gov't agencies, etc.		7,090
Obligations of States and political subdivisions		4,484
Federal funds sold, etc.		2,000
Loans (excluding unearned income)	36,771	
LESS: Reserve for possible loan losses	223	
Loans (net)		36,548
Bank premises, furniture and fixtures		2,327
Other real estate owned		113
Other assets		1,312
Total Assets		59,839

LIABILITIES

Demand deposits (IPC)		8,274
Time and savings deposits (IPC)		39,175
Deposits of U.S. Government		111
Deposits of States and municipalities		3,388
Certified and officers checks		466
Total Domestic Deposits	51,414	
Demand deposits	8,927	
Time and savings deposits	42,487	
Total Domestic and Foreign Deposits		51,414
Federal funds purchased, etc.		1,188
Other liabilities for borrowed money		1,495
Mortgage indebtedness		38
Other liabilities		1,638
Total Liabilities		55,773

EQUITY CAPITAL

Common stock		1,322
Surplus		2,181
Undivided profits		416
Reserve for contingencies, etc.		147
Total Equity Capital		4,066
Total Liabilities and Equity Capital		59,839

Branch offices (4): Arcata, Ferndale, Fortuna, Loleta.

Bank of Loleta —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	5,494
Interest on balances with banks	204
Income on Federal funds sold	609
Interest and dividends on investments	912
Other operating income	368
Total operating income	7,587
OPERATING EXPENSE	
Salaries and employee benefits	1,187
Interest on deposits	4,685
Interest on Federal funds purchased and other borrowings	186
Occupancy and furniture and equipment expense	291
Provision for loan losses	84
Other operating expense	666
Total operating expense	7,099
NET OPERATING INCOME	488
Applicable income taxes	105
Income before extraordinary items	383
Extraordinary charges (credits)	
NET INCOME	383
NET CHANGE IN CAPITAL	383

Bank of Los Angeles

Incorporated May 8, 1981

8915 Santa Monica Blvd., Los Angeles 90069 Tel: (213) 550-8900

Principal Officers: Thomas A. Tartar, President; Lynn H. Slaughter, Senior Vice President & Cashier; Gary L. Nudell, Vice President & Senior Credit Officer; Colleen O'Rourke, Jeffrey A. Seymour, Vice Presidents.

Directors: Sheldon W. Andelson, Sherman Andelson, Dr. Charles Aronberg, Mary Anne Chalker, Irving Fuller, Richard Kaplan, Barry Krost, Sharon Lands, Marc Nathanson, Peter Scott, Thomas A. Tarter, Gayle Wilson, Ira Yellin.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,688
Obligations of U.S. Gov't agencies, etc.		400
Federal funds sold, etc.		5,745
Loans (excluding unearned income)	2,296	
LESS: Reserve for possible loan losses	4	
Loans (net)		2,292
Bank premises, furniture and fixtures		488
Other assets		129
Total Assets		11,742
LIABILITIES		
Demand deposits (IPC)		1,463
Time and savings deposits (IPC)		4,126
Deposits of U.S. Government		56
Certified and officers checks		193
Total Domestic Deposits	5,838	
Demand deposits	1,712	
Time and savings deposits	4,126	
Total Domestic and Foreign Deposits		5,838
Federal funds purchased, etc.		410
Other liabilities		38
Total Liabilities		6,286
EQUITY CAPITAL		
Common stock		5,592
Undivided profits		-136
Total Equity Capital		5,456
Total Liabilities and Equity Capital		11,742

Bank of Mammoth

Incorporated May 2, 1980

P.O. Box E-2, Mammoth Lakes 93546 **Tel: (714) 934-7555**

Principal Officers: Wayne W. Wedeking, President and Chief Executive Officer; M. Neil Zick, Senior Vice President and Manager; Joyce A. Stamey, Cashier.

Directors: Jerry Cushen, Donald Dewey, Stephen Colwell, MaryAnn Digerness, Ed Edwards, David Harshbarger, Dennis Hartman, Evan Russell, Robert Thomson, John Tomasch, Wayne Wedeking.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,342
U. S. Treasury securities		365
Obligations of U.S. Gov't agencies, etc.		5,378
Corporate stock		19
Loans (excluding unearned income)	17,377	
LESS: Reserve for possible loan losses	170	
Loans (net)		17,207
Bank premises, furniture and fixtures		1,383
Other assets		739
Total Assets		26,433

LIABILITIES

Demand deposits (IPC)		2,927
Time and savings deposits (IPC)		14,710
Deposits of States and municipalities		4,324
Certified and officers checks		501
Total Domestic Deposits	22,462	
Demand deposits	3,428	
Time and savings deposits	19,034	
Total Domestic and Foreign Deposits		22,462
Federal funds purchased, etc.		2,052
Other liabilities		340
Total Liabilities		24,854

EQUITY CAPITAL

Common stock	1,702
Undivided profits	-123
Total Equity Capital	1,579
Total Liabilities and Equity Capital	26,433

Subsidiary: Mammoth Mortgage Company.
Branch office: Bishop.

Bank of Mammoth —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,481
Income on Federal funds sold	196
Interest and dividends on investments	503
Other operating income	71
Total operating income	2,251
OPERATING EXPENSE	
Salaries and employee benefits	413
Interest on deposits	1,049
Interest on Federal funds purchased and other borrowings	96
Occupancy and furniture and equipment expense	137
Provision for loan losses	120
Other operating expense	319
Total operating expense	2,134
NET OPERATING INCOME	117
Applicable income taxes	15
Income before extraordinary items	102
Net securities gains (losses)	-2
Extraordinary charges (credits)	
NET INCOME	100
Other increases (decreases) in capital	-57
NET CHANGE IN CAPITAL	44

Bank of Manhattan

Incorporated November 27, 1979

3300 North Sepulveda Blvd., Manhattan Beach 90266 Tel: (213) 546-3366

Principal Officers: Betty Holmes, Chairman of the Board; Thomas F. Moore, Vice Chairman of the Board; James P. Staes, President and Chief Executive Officer; Thomas E. McCullough, Senior Vice President and Cashier; Robert Pender, Vice President.

Directors: Mark Gallon, Frederick Hartbrodt, Betty Holmes, Stephen Jacobson, Thomas F. Moore, Stephen Nordeck, Henry Randazzo, Thomas Schertz, John P. Staes, John Zahoudanis.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,016
U. S. Treasury securities		350
Obligations of U.S. Gov't agencies, etc.		800
Obligations of States and political subdivisions		1,956
Federal funds sold, etc.		5,000
Loans (excluding unearned income)	19,556	
LESS: Reserve for possible loan losses	350	
Loans (net)		19,206
Bank premises, furniture and fixtures		1,085
Other real estate owned		1,489
Customers' liability on acceptances outstanding		25
Other assets		615
Total Assets		31,542

LIABILITIES

Demand deposits (IPC)		8,532
Time and savings deposits (IPC)		17,071
Deposits of U.S. Government		736
Deposits of States and municipalities		700
Deposits of commercial banks		300
Certified and officers checks		469
Total Domestic Deposits	27,808	
Demand deposits	9,056	
Time and savings deposits	18,752	
Total Domestic and Foreign Deposits		27,808
Federal funds purchased, etc.		142
Other liabilities for borrowed money		561
Mortgage indebtedness		1,006
Acceptances executed and outstanding		25
Other liabilities		190
Total Liabilities		29,732

EQUITY CAPITAL

Common stock	1,351
Surplus	972
Undivided profits	-513
Total Equity Capital	1,810
Total Liabilities and Equity Capital	31,542

Extension of banking office: Manhattan Beach.

Bank of Manhattan —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,003
Income on Federal funds sold	331
Interest and dividends on investments	77
Other operating income	200
Total operating income	3,611
OPERATING EXPENSE	
Salaries and employee benefits	721
Interest on deposits	1,264
Interest on Federal funds purchased and other borrowings	32
Occupancy and furniture and equipment expense	194
Provision for loan losses	236
Other operating expense	691
Total operating expense	3,138
NET OPERATING INCOME	473
Applicable income taxes	115
Income before extraordinary items	358
Net securities gains (losses)	-1
Extraordinary charges (credits)	
NET INCOME	357
Other increases (decreases) in capital	9
NET CHANGE IN CAPITAL	366

Bank of Marin

Incorporated July 20, 1962

1108 5th Ave., San Rafael 94901 **Tel: (415) 456-8000**

Principal Officers: Wm. P. Murray, Jr., Chairman of the Board; B.R. Kirchner, President; Donald F. Murray, Senior Vice President; Frederick C. Hoey, Senior Vice President and Chief Credit Officer; Lester A. Roth, Senior Vice President and Personnel Director; Mae Lacourse, Vice President and Cashier; M. Kitty Jones, Vice President and Corporate Secretary; Joseph D. Navarro, Chief Accounting Officer.

Directors: Walter R. Castro, Jr., Irving D. Chapman, Dolph B. Hill, Mario M. Ghilotti, Burton R. Kirchner, Bryan R. McCarthy, Marjorie McGee, Donald F. Murray, Wm. P. Murray, Jr., Rex Silvernale.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		29,220
U. S. Treasury securities		13,002
Obligations of U.S. Gov't agencies, etc.		21,768
Obligations of States and political subdivisions		29,425
Trading account securities		159
Federal funds sold, etc.		7,350
Loans (excluding unearned income)	248,846	
LESS: Reserve for possible loan losses	2,150	
Loans (net)		246,696
Direct lease financing		3,764
Bank premises, furniture and fixtures		12,405
Other real estate owned		84
Other assets		5,986
Total Assets		369,859

LIABILITIES

Demand deposits (IPC)		71,231
Time and savings deposits (IPC)		224,441
Deposits of U.S. Government		609
Deposits of States and municipalities		10,615
Deposits of commercial banks		1,331
Certified and officers checks		3,487
Total Domestic Deposits	311,714	
Demand deposits	78,612	
Time and savings deposits	233,102	
Total Domestic and Foreign Deposits		311,714
Federal funds purchased, etc.		29,593
Other liabilities for borrowed money		177
Mortgage indebtedness		1,111
Other liabilities		6,723
Total Liabilities		349,318
Subordinated notes and debentures		2,700

EQUITY CAPITAL

Common stock	2,826
Surplus	6,630
Undivided profits	7,988
Reserve for contingencies, etc.	397
Total Equity Capital	17,841
Total Liabilities and Equity Capital	369,859

Parent company: Independent Bankshares Corporation.
Subsidiary: Marin-Sonoma Investment Company.
Branch offices (15): Ignacio, Larkspur, Mill Valley (2), Novato (3), Petaluma (3), San Rafael (4), Sausalito.
Intermittent branch office: San Rafael.
Place of business: Novato.
Extension of banking office: San Rafael.

Bank of Marin —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	33,549
Income on Federal funds sold	322
Interest and dividends on investments	4,368
Income from direct lease financing	601
Other operating income	2,202
Total operating income	41,042
OPERATING EXPENSE	
Salaries and employee benefits	7,633
Interest on deposits	20,651
Interest on Federal funds purchased and other borrowings	663
Occupancy and furniture and equipment expense	2,017
Provision for loan losses	735
Other operating expense	6,465
Total operating expense	38,164
NET OPERATING INCOME	2,878
Applicable income taxes	535
Income before extraordinary items	2,343
Net securities gains (losses)	8
Extraordinary charges (credits)	
NET INCOME	2,351
Cash dividends paid	1,604
NET CHANGE IN CAPITAL	747

Bank of Marina del Rey

Incorporated April 26, 1979

3206 Washington Blvd., Marina del Rey 90291 Tel: (213) 827-1712

Principal Officers: Rowan Henry, Chairman of the Board and President; Gene Maxwell, Executive Vice President; Jack Wilson, Vice President and Cashier; Debra Mack, Corporate Secretary.

Directors: Rudy Abeyta, Joey Baker, Rowan Henry, David Horner, Edward Janov, Bill Krech, Robert Liu, Jack Morgan, Howard Ryan, Peggy Schaefer.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		1,264
U. S. Treasury securities		200
Obligations of U.S. Gov't agencies, etc.		1,799
Federal funds sold, etc.		400
Loans (excluding unearned income)	7,377	
LESS: Reserve for possible loan losses	44	
Loans (net)		7,333
Bank premises, furniture and fixtures		469
Other assets		220
Total Assets		11,685
LIABILITIES		
Demand deposits (IPC)		2,726
Time and savings deposits (IPC)		5,718
Deposits of U.S. Government		16
Deposits of States and municipalities		200
Certified and officers checks		187
Total Domestic Deposits	8,847	
Demand deposits	2,929	
Time and savings deposits	5,918	
Total Domestic and Foreign Deposits		8,847
Federal funds purchased, etc.		1,049
Other liabilities		64
Total Liabilities		9,960
EQUITY CAPITAL		
Common stock		1,248
Surplus		832
Undivided profits		-355
Total Equity Capital		1,725
Total Liabilities and Equity Capital		11,685

ATM facility: Marina del Rey.

Bank of Marina del Rey —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	811
Income on Federal funds sold	305
Interest and dividends on investments	122
Other operating income	93
Total operating income	1,331
OPERATING EXPENSE	
Salaries and employee benefits	350
Interest on deposits	423
Interest on Federal funds purchased and other borrowings	24
Occupancy and furniture and equipment expense	120
Provision for loan losses	29
Other operating expense	304
Total operating expense	1,250
NET OPERATING INCOME	81
Income before extraordinary items	81
Extraordinary charges (credits)	
NET INCOME	81
NET CHANGE IN CAPITAL	81

The Bank of Montecito

Incorporated July 23, 1974

1106 Coast Village Rd., Montecito 93108 Tel: (805) 963-7511

Principal Officers: Eldon H. Haskell, Chairman of the Board; Clarence E. Minnerly, Vice Chairman of the Board; Michael Towbes, Chief Executive Officer; Roy G. Gaskin, President; Robert F. Junet, Senior Vice President and Cashier.

Directors: George R. Bliss, Jr., Roy G. Gaskin, Eldon H. Haskell, Robert F. Junet, John C. O'Keefe, Clarence Minnerly, Gerald B. Parent, Michael Towbes.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,509
U. S. Treasury securities		997
Obligations of U.S. Gov't agencies, etc.		3,548
Obligations of States and political subdivisions		3,954
Other bonds, notes, and debentures		3
Federal funds sold, etc.		3,550
Loans (excluding unearned income)	29,262	
LESS: Reserve for possible loan losses	275	
Loans (net)		28,987
Bank premises, furniture and fixtures		2,827
Other assets		1,334
Total Assets		49,709

LIABILITIES

Demand deposits (IPC)		10,965
Time and savings deposits (IPC)		23,195
Deposits of U.S. Government		584
Deposits of States and municipalities		6,143
Deposits of commercial banks		10
Certified and officers checks		961
Total Domestic Deposits	41,858	
Demand deposits	11,970	
Time and savings deposits	29,888	
Total Domestic and Foreign Deposits		41,858
Federal funds purchased, etc.		2,614
Mortgage indebtedness		827
Other liabilities		535
Total Liabilities		45,834
Subordinated notes and debentures		463

EQUITY CAPITAL

Common stock	1,238
Surplus	1,356
Undivided profits	818
Total Equity Capital	3,412
Total Liabilities and Equity Capital	49,709

Branch offices (3): Goleta, Santa Barbara (2).
Extension of banking office: Santa Barbara.

The Bank of Montecito —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	5,185
Interest on balances with banks	207
Income on Federal funds sold	506
Interest and dividends on investments	584
Other operating income	442
Total operating income	6,924

OPERATING EXPENSE

Salaries and employee benefits	1,035
Interest on deposits	3,431
Interest on Federal funds purchased and other borrowings	227
Occupancy and furniture and equipment expense	466
Provision for loan losses	154
Other operating expense	960
Total operating expense	6,273
NET OPERATING INCOME	651
Applicable income taxes	130
Income before extraordinary items	521
Extraordinary charges (credits)	
NET INCOME	521
NET CHANGE IN CAPITAL	521

Bank of Montreal (California)

Incorporated June 10, 1918

333 California St., San Francisco 94104 Tel: (415) 391-8060

Principal Officers: Dennis Lunney, President; Edward H. Delap, Vice President and Cashier; Edward J. Dato, Salvatore Lasala, David E. Porter, Robert T. Morris, James W. Shaw, Mary K. Taylor, John Woods, Vice Presidents; Consuelo Banaga, Controller; Peter Roxborough, Loan Administrator and Secretary.

Directors: William B. Bateman, James J. Byrnes, John M. Denson, Dennis Lunney, Robert D. Mackenzie, Fred McNeil, Dominic P. Renda.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		3,169
Obligations of States and political subdivisions		4,516
Federal funds sold, etc.		32,000
Loans (excluding unearned income)	18,913	
LESS: Reserve for possible loan losses	836	
Loans (net)		18,077
Bank premises, furniture and fixtures		1,362
Other assets		808
Total Assets		59,932
LIABILITIES		
Demand deposits (IPC)		10,359
Time and savings deposits (IPC)		11,621
Deposits of U.S. Government		17
Deposits of commercial banks		4,368
Certified and officers checks		201
Total Domestic Deposits	26,566	
Demand deposits	14,945	
Time and savings deposits	11,621	
Total Domestic and Foreign Deposits		26,566
Other liabilities		1,608
Total Liabilities		28,174
EQUITY CAPITAL		
Common stock		2,500
Surplus		7,500
Undivided profits		21,555
Reserve for contingencies, etc.		203
Total Equity Capital		31,758
Total Liabilities and Equity Capital		59,932

Parent company: Bank of Montreal, Montreal, Canada.
Branch office: Los Angeles.
Extension of banking office: San Francisco

Bank of Montreal (California) —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	8,523
Income on Federal funds sold	4,655
Interest and dividends on investments	321
Income from direct lease financing	5
Other operating income	281
Total operating income	13,785

OPERATING EXPENSE

Salaries and employee benefits	1,703
Interest on deposits	853
Interest on Federal funds purchased and other borrowings	111
Occupancy and furniture and equipment expense	274
Other operating expense	1,045
Total operating expense	3,986
NET OPERATING INCOME	9,799
Applicable income taxes	4,181
Income before extraordinary items	5,618
Extraordinary charges (credits)	
NET INCOME	5,618
NET CHANGE IN CAPITAL	5,618

Bank of Newport

Incorporated December 22, 1971

Coast Highway at Avocado, Newport Beach 92660 Tel: (714) 760-6000

Principal Officers: Ronald L. Rodgers, President and Chief Executive Officer; Richard B. Miller, Executive Vice President; Richard P. Ritter, Senior Vice President and Controller; Stephen J. Smith, Senior Vice President and Assistant to the President.

Directors: Richard B. Miller, E.O. Rodeffer, Ronald L. Rodgers, Alan I. Rothenberg, Cecil H. Shirar.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		18,982
U. S. Treasury securities		3,265
Obligations of U.S. Gov't agencies, etc.		9,148
Obligations of States and political subdivisions		8,047
Corporate stock		456
Federal funds sold, etc.		19,502
Loans (excluding unearned income)	139,585	
LESS: Reserve for possible loan losses	1,546	
Loans (net)		138,039
Direct lease financing		3,800
Bank premises, furniture and fixtures		14,953
Other real estate owned		2,049
Other assets		7,298
Total Assets		225,539

LIABILITIES

Demand deposits (IPC)		34,695
Time and savings deposits (IPC)		134,130
Deposits of U.S. Government		82
Deposits of States and municipalities		15,575
Deposits of commercial banks		4,099
Certified and officers checks		2,904
Total Domestic Deposits	191,485	
Demand deposits	37,698	
Time and savings deposits	153,787	
Total Domestic and Foreign Deposits		191,485
Federal funds purchased, etc.		2,283
Other liabilities for borrowed money		456
Mortgage indebtedness		8,424
Other liabilities		4,740
Total Liabilities		207,388
Subordinated notes and debentures		3,000

EQUITY CAPITAL

Common stock	3,335
Surplus	3,557
Undivided profits	8,259
Total Equity Capital	15,151
Total Liabilities and Equity Capital	225,539

Subsidiary: Realport Corp.
Branch offices (2): Newport Beach (2).
Extension of banking office: Newport Beach.

Bank of Newport —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	27,189
Interest on balances with banks	108
Income on Federal funds sold	1,472
Interest and dividends on investments	1,714
Income from direct lease financing	622
Trust department income	351
Other operating income	1,504
Total operating income	32,960

OPERATING EXPENSE

Salaries and employee benefits	5,782
Interest on deposits	14,714
Interest on Federal funds purchased and other borrowings	2,167
Occupancy and furniture and equipment expense	1,761
Provision for loan losses	750
Other operating expense	4,245
Total operating expense	29,419
NET OPERATING INCOME	3,541
Applicable income taxes	1,527
Income before extraordinary items	2,014
Extraordinary charges (credits)	
NET INCOME	2,014
Other increases (decreases) in capital	6
Cash dividends paid	667
NET CHANGE IN CAPITAL	1,354

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	6,406
(b) Stocks	20,697
(c) Real Estate Loans	8,207
(d) Other Loans	11,027
(e) Real Estate	5,300
(f) Savings and Loan, Other Thrift Deposits	17,925
(g) Miscellaneous	1,734
Time Deposits:	
(a) Own Bank	9,812
(b) Other Banks	3,180
Demand Deposits:	
(a) Own Bank	422
Agency,Safekeeping,Custodian, and Escrow Investments	53,583
Advances or Overdrafts	-448
Total Assets	137,845

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	3,928
(b) Personal Living Trusts	15,002
(c) Employee Benefit Trusts	62,248
Total Fiduciary Accounts	81,178
Agency,Safekeeping,Custodian, and Escrow Accounts	57,115
Due to Commercial Department, Advances or Overdrafts	-448
Total Liabilities	137,845
Market value-Securities deposited with State Treasurer: Court	275
Market value-Securities deposited with State Treasurer: Private	125

The Bank of Orange County

Established May 28, 1980

10101 Slater Ave., Fountain Valley 92708 **Tel: (714) 964-6607**

Principal Officers: Lawrence R. Holmes, President & Chief Executive Officer; Edward H. Downer, Senior Vice President & Cashier; Larry L. Luckey, Senior Vice President.

Directors: Rudolph C. Baldoni, John C. Brown, M.D., Edward H. Downer, Stephen K. Dunn, Peggy L. Holley, Lawrence R. Holmes, James E. Mitchell.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		6,377
Federal funds sold, etc.		6,250
Loans (excluding unearned income)	33,596	
LESS: Reserve for possible loan losses	268	
Loans (net)		33,328
Bank premises, furniture and fixtures		1,910
Other assets		677
Total Assets		48,542
LIABILITIES		
Demand deposits (IPC)		17,620
Time and savings deposits (IPC)		24,587
Deposits of U.S. Government		768
Deposits of States and municipalities		300
Certified and officers checks		691
Total Domestic Deposits	43,966	
Demand deposits	18,311	
Time and savings deposits	25,655	
Total Domestic and Foreign Deposits		43,966
Other liabilities		489
Total Liabilities		44,455
EQUITY CAPITAL		
Common stock		3,117
Undivided profits		970
Total Equity Capital		4,087
Total Liabilities and Equity Capital		48,542

Parent company: Orange Bancorp.
Branch office: Culver City.
ATM facility: Fountain Valley.

The Bank of Orange County —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	4,200
Interest on balances with banks	49
Income on Federal funds sold	672
Interest and dividends on investments	14
Other operating income	43
Total operating income	4,978

OPERATING EXPENSE

Salaries and employee benefits	945
Interest on deposits	1,811
Occupancy and furniture and equipment expense	233
Provision for loan losses	150
Other operating expense	813
Total operating expense	3,952
NET OPERATING INCOME	1,026
Applicable income taxes	499
Income before extraordinary items	527
Extraordinary charges (credits)	
NET INCOME	527
Other increases (decreases) in capital	3
NET CHANGE IN CAPITAL	530

Bank of Palm Springs

Incorporated August 4, 1978

601 E. Tahquitz-McCallum Way, Palm Springs 92262 Tel: (714) 323-4241

Principal Officers: Gerry H. Naujok, President & Chief Executive Officer; Dan M. Lewis, Vice President & Cashier.

Directors: Robert Fey, Roy Fey, Jerry Golden, John Gomes, Earl A. Himovitz, Gerry H. Naujok, Robert Rose, James Schlecht.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,665
Obligations of States and political subdivisions		3,659
Federal funds sold, etc.		11,200
Loans (excluding unearned income)	17,212	
LESS: Reserve for possible loan losses	159	
Loans (net)		17,053
Bank premises, furniture and fixtures		3,952
Other real estate owned		187
Customers' liability on acceptances outstanding		4
Other assets		595
Total Assets		39,315

LIABILITIES

Demand deposits (IPC)		7,831
Time and savings deposits (IPC)		22,878
Deposits of U.S. Government		30
Deposits of States and municipalities		3,856
Certified and officers checks		214
Total Domestic Deposits	34,809	
Demand deposits	8,075	
Time and savings deposits	26,734	
Total Domestic and Foreign Deposits		34,809
Other liabilities		330
Total Liabilities		35,139

EQUITY CAPITAL

Common stock	2,139
Surplus	1,265
Undivided profits	772
Total Equity Capital	4,176
Total Liabilities and Equity Capital	39,315

Branch office: Rancho Mirage.
Places of business (2): Los Angeles, Newport Beach.

Bank of Palm Springs —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,238
Income on Federal funds sold	1,050
Interest and dividends on investments	249
Other operating income	90
Total operating income	4,627
OPERATING EXPENSE	
Salaries and employee benefits	618
Interest on deposits	2,404
Occupancy and furniture and equipment expense	158
Provision for loan losses	66
Other operating expense	722
Total operating expense	3,968
NET OPERATING INCOME	659
Applicable income taxes	210
Income before extraordinary items	449
Net securities gains (losses)	9
Extraordinary charges (credits)	
NET INCOME	458
Other increases (decreases) in capital	15
NET CHANGE IN CAPITAL	473

Bank of Paradise

Incorporated January 15, 1981

5875 Clark Road, Paradise 95969 Tel: (916) 877-2265

Principal Officers: W.D. Brough, President & Chief Executive Officer; W.D. Bender, Vice President; C.R. Howard, Vice President, Cashier; Lyun Thoms, Assitant Vice President, Operations.

Directors: Walter Bender, L. Otis Bethard, W.D. Brough, Frank Cosgrove, Eugene Even, Kevin Fischer, Roland Holt, Gerald Kelleher, Arch Marjama, Jerry Keyawa, Rodney Kopsa, D. Larry Miller, Adele M. Perry, Carl Rickards, Jr., Robert Schaffer, Stephen B. Stone.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		502
Obligations of U.S. Gov't agencies, etc.		1,644
Federal funds sold, etc.		800
Loans (excluding unearned income)	3,652	
LESS: Reserve for possible loan losses	13	
Loans (net)		3,639
Bank premises, furniture and fixtures		418
Other assets		210
Total Assets		7,213
LIABILITIES		
Demand deposits (IPC)		1,189
Time and savings deposits (IPC)		2,026
Deposits of U.S. Government		9
Deposits of States and municipalities		600
Certified and officers checks		263
Total Domestic Deposits	4,087	
Demand deposits	1,461	
Time and savings deposits	2,626	
Total Domestic and Foreign Deposits		4,087
Federal funds purchased, etc.		734
Mortgage indebtedness		37
Other liabilities		37
Total Liabilities		4,895
EQUITY CAPITAL		
Common stock		1,125
Surplus		1,159
Undivided profits		34
Total Equity Capital		2,318
Total Liabilities and Equity Capital		7,213

Bank of Paradise —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	72
Interest on balances with banks	3
Income on Federal funds sold	150
Interest and dividends on investments	38
Other operating income	18
Total operating income	281
OPERATING EXPENSE	
Salaries and employee benefits	98
Interest on deposits	41
Interest on Federal funds purchased and other borrowings	13
Occupancy and furniture and equipment expense	44
Provision for loan losses	2
Other operating expense	68
Total operating expense	266
NET OPERATING INCOME	15
Income before extraordinary items	15
Extraordinary charges (credits)	
NET INCOME	15
Other increases (decreases) in capital	2,235
NET CHANGE IN CAPITAL	2,250

The Bank of Rancho Bernardo

Incorporated October 20, 1981

17070 Bernardo Center Drive, San Diego 92128 Tel: (714) 451-2265

Principal Officers: Edward J. Wuchner, M.D., Chairman of the Board; Ronald J. Carlson, President; Robert L. Grendell, Senior Vice President-Cashier; Roger L. Mann, Senior Vice President-Loans & Administration.

Directors: Ronald J. Carlson, Jack R. Carter, Richard G. Hiller, Duane L. McBride, Raymond W. Peirce, Richard G. Rumney, Doris J. Schultz, Barbara G. Warden, Edward J. Wuchner, M.D.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,007
U. S. Treasury securities		935
Obligations of U.S. Gov't agencies, etc.		1,602
Other bonds, notes, and debentures		15
Federal funds sold, etc.		1,790
Loans (excluding unearned income)	8,350	
LESS: Reserve for possible loan losses	45	
Loans (net)		8,305
Bank premises, furniture and fixtures		243
Other assets		198
Total Assets		14,095

LIABILITIES

Demand deposits (IPC)		2,365
Time and savings deposits (IPC)		8,064
Deposits of U.S. Government		104
Certified and officers checks		80
Total Domestic Deposits	10,613	
Demand deposits	2,549	
Time and savings deposits	8,064	
Total Domestic and Foreign Deposits		10,613
Federal funds purchased, etc.		904
Other liabilities		147
Total Liabilities		11,664

EQUITY CAPITAL

Common stock	1,250
Surplus	1,250
Undivided profits	-69
Total Equity Capital	2,431
Total Liabilities and Equity Capital	14,095

The Bank of Rancho Bernardo —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	377
Income on Federal funds sold	254
Interest and dividends on investments	131
Other operating income	10
Total operating income	772
OPERATING EXPENSE	
Salaries and employee benefits	222
Interest on deposits	172
Interest on Federal funds purchased and other borrowings	62
Occupancy and furniture and equipment expense	84
Provision for loan losses	24
Other operating expense	224
Total operating expense	788
NET OPERATING INCOME	-16
Income before extraordinary items	-16
Extraordinary charges (credits)	
NET INCOME	-16
Other increases (decreases) in capital	2,402
NET CHANGE IN CAPITAL	2,386

Bank of Redlands

Incorporated August 1, 1974

200 East Citrus Ave., Redlands 92373 Tel: (714) 793-7575

Principal Officers: Leroy Hansberger, Chairman of the Board; W.F. Blatnick, President and Chief Executive Officer; Stan Lemmond, Senior Vice President; John V. Tuttle, Vice President and Loan Administrator; Al Berning, Vice President and Cashier.

Directors: W.F. Blatnick, J. William Hager, Leroy Hansberger, Paul J. Hubbs, Anthony Jacinto, Jr., Cortland Kuehnert, Stan Lemmond, Stephen K. Nicks, Terrill L. Spoor.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,867
U. S. Treasury securities		800
Obligations of U.S. Gov't agencies, etc.		800
Obligations of States and political subdivisions		3,642
Federal funds sold, etc.		5,000
Loans (excluding unearned income)	44,957	
LESS: Reserve for possible loan losses	330	
Loans (net)		44,627
Bank premises, furniture and fixtures		3,702
Investments in unconsolidated subsidiaries		75
Other assets		1,071
Total Assets		62,584

LIABILITIES

Demand deposits (IPC)		17,370
Time and savings deposits (IPC)		36,342
Deposits of U.S. Government		24
Deposits of States and municipalities		2,389
Certified and officers checks		110
Total Domestic Deposits	56,235	
Demand deposits	17,504	
Time and savings deposits	38,731	
Total Domestic and Foreign Deposits		56,235
Federal funds purchased, etc.		196
Mortgage indebtedness		414
Other liabilities		767
Total Liabilities		57,612

EQUITY CAPITAL

Common stock	1,102
Surplus	1,558
Undivided profits	2,312
Total Equity Capital	4,972
Total Liabilities and Equity Capital	62,584

Branch offices (2): Fontana, Yucaipa
Extension of banking office (2): Redlands (2).

Bank of Redlands —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	6,101
Interest on balances with banks	25
Income on Federal funds sold	1,273
Interest and dividends on investments	357
Other operating income	407
Total operating income	8,163
OPERATING EXPENSE	
Salaries and employee benefits	1,515
Interest on deposits	3,474
Interest on Federal funds purchased and other borrowings	54
Occupancy and furniture and equipment expense	336
Provision for loan losses	140
Other operating expense	1,224
Total operating expense	6,743
NET OPERATING INCOME	1,420
Applicable income taxes	664
Income before extraordinary items	756
Extraordinary charges (credits)	
NET INCOME	756
Cash dividends paid	247
NET CHANGE IN CAPITAL	509

Bank of Rio Vista

Incorporated April 12, 1904

101 Main St., Rio Vista 94571 **Tel: (707) 374-5711**

Principal Officers: Wallace McCormack, Chairman of the Board and President; George Cruickshank, Vice President, Cashier, Secretary and Treasurer; F.W. Trites, Vice President.

Directors: George Cruickshank, Darrell R. Ferreira, Albert M. Jongeneel, Joe Lopes, Douglas McCormack, Thomas McCormack, Wallace McCormack.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		616
U. S. Treasury securities		5,993
Obligations of States and political subdivisions		3,931
Loans (excluding unearned income)	20,087	
LESS: Reserve for possible loan losses	122	
Loans (net)		19,965
Bank premises, furniture and fixtures		972
Other assets		991
Total Assets		32,468

LIABILITIES

Demand deposits (IPC)		5,788
Time and savings deposits (IPC)		19,525
Deposits of U.S. Government		29
Deposits of States and municipalities		2,200
Certified and officers checks		191
Total Domestic Deposits	27,733	
Demand deposits	6,155	
Time and savings deposits	21,578	
Total Domestic and Foreign Deposits		27,733
Other liabilities for borrowed money		193
Other liabilities		386
Total Liabilities		28,312

EQUITY CAPITAL

Common stock	400
Surplus	1,400
Undivided profits	2,153
Reserve for contingencies, etc.	203
Total Equity Capital	4,156
Total Liabilities and Equity Capital	32,468

Extenion of banking office: Rio Vista.

Bank of Rio Vista —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,242
Income on Federal funds sold	233
Interest and dividends on investments	1,087
Other operating income	20
Total operating income	3,582
OPERATING EXPENSE	
Salaries and employee benefits	492
Interest on deposits	2,073
Interest on Federal funds purchased and other borrowings	27
Occupancy and furniture and equipment expense	84
Provision for loan losses	30
Other operating expense	148
Total operating expense	2,854
NET OPERATING INCOME	728
Applicable income taxes	136
Income before extraordinary items	592
Net securities gains (losses)	7
Extraordinary charges (credits)	
NET INCOME	599
Cash dividends paid	56
NET CHANGE IN CAPITAL	529

Bank of San Clemente

Established April 18, 1975

121 Avenida Victoria, San Clemente 92672 Tel: (714) 492-8100

Principal Officers: Kenneth A. Willis, Chairman of the Board; Dwayne L. Ellison, President and Chief Executive Officer; Robert Kihm, Senior Vice President and Chief Financial Officer; Kenneth W. Braden, Senior Vice President and Senior Loan Officer; Janet Lohrman, Assistant Vice President and Cashier.

Directors: Kenneth R. Brooks, Ray J. Campbell, Franklin J. Dimino, Dwayne L. Ellison, Warren Hopkins, Norman L. McAdoo, Lawrence A. Williams, Kenneth A. Willis.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,428
U. S. Treasury securities		1,260
Obligations of U.S. Gov't agencies, etc.		5,529
Obligations of States and political subdivisions		923
Federal funds sold, etc.		5,300
Loans (excluding unearned income)	26,199	
LESS: Reserve for possible loan losses	257	
Loans (net)		25,942
Direct lease financing		2,858
Bank premises, furniture and fixtures		1,954
Other real estate owned		140
Other assets		1,426
Total Assets		47,760

LIABILITIES

Demand deposits (IPC)		8,481
Time and savings deposits (IPC)		28,597
Deposits of U.S. Government		11
Deposits of States and municipalities		3,700
Certified and officers checks		1,151
Total Domestic Deposits	41,940	
Demand deposits	9,643	
Time and savings deposits	32,297	
Total Domestic and Foreign Deposits		41,940
Other liabilities for borrowed money		2,640
Other liabilities		382
Total Liabilities		44,962

EQUITY CAPITAL

Common stock	844
Surplus	625
Undivided profits	1,329
Total Equity Capital	2,798
Total Liabilities and Equity Capital	47,760

Branch office: San Clemente.

Bank of San Clemente —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	4,069
Income on Federal funds sold	912
Interest and dividends on investments	473
Income from direct lease financing	82
Other operating income	273
Total operating income	5,809
OPERATING EXPENSE	
Salaries and employee benefits	931
Interest on deposits	2,620
Interest on Federal funds purchased and other borrowings	113
Occupancy and furniture and equipment expense	295
Provision for loan losses	169
Other operating expense	541
Total operating expense	4,669
NET OPERATING INCOME	1,140
Applicable income taxes	484
Income before extraordinary items	656
Extraordinary charges (credits)	
NET INCOME	656
Other increases (decreases) in capital	5
NET CHANGE IN CAPITAL	661

The Bank of San Diego

Incorporated September 19, 1978

225 Broadway, San Diego 92101 Tel: (714) 236-9666

Principal Officers, Lowell J. Hallock, President; Alan B. Lord, Executive Vice President; John D. Gonnerman, Senior Vice President and Cashier; Ronald G. Arehart, Alan L. Douglas, Senior Vice Presidents; Ted Bennett, Elizabeth R. Christopher, E.M. 'Bud' Hamilton, Don A. Levi, Dennis J. Monahan, Richard Pliler, Walter Strangman, Robert Sullivan, Vice Presidents.

Directors: James S. Brown, C. B. M. Chapman, Ward W. DeemsLowell G. Hallock, Thomas E. Hom, Ray D. Innocenti, Alan B. Lord, Arlington Ray Robbins, Edward Streicher, Robert E. Townsend.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,319
U. S. Treasury securities		2,103
Obligations of U.S. Gov't agencies, etc.		3,101
Obligations of States and political subdivisions		2,797
Other bonds, notes, and debentures		306
Federal funds sold, etc.		10,940
Loans (excluding unearned income)	63,636	
LESS: Reserve for possible loan losses	672	
Loans (net)		62,964
Bank premises, furniture and fixtures		818
Other real estate owned		1,033
Other assets		1,759
Total Assets		91,140

LIABILITIES

Demand deposits (IPC)		20,764
Time and savings deposits (IPC)		54,897
Deposits of U.S. Government		222
Deposits of States and municipalities		3,585
Deposits of commercial banks		20
Certified and officers checks		1,605
Total Domestic Deposits	81,093	
Demand deposits	22,61	
Time and savings deposits	58,482	
Total Domestic and Foreign Deposits		81,093
Federal funds purchased, etc.		2,897
Other liabilities		1,424
Total Liabilities		85,414

EQUITY CAPITAL

Common stock		4,447
Undivided profits		1,279
Total Equity Capital		5,726
Total Liabilities and Equity Capital		91,140

Parent company: BSD Bancorp, Inc.
Branch office: San Diego.
Place of business: Borrego Springs.
Extension of banking office: San Diego.

The Bank of San Diego —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	7,326
Income on Federal funds sold	724
Interest and dividends on investments	562
Income from direct lease financing	8
Trust department income	26
Other operating income	452
Total operating income	9,098

OPERATING EXPENSE

Salaries and employee benefits	1,498
Interest on deposits	4,204
Interest on Federal funds purchased and other borrowings	72
Occupancy and furniture and equipment expense	479
Provision for loan losses	351
Other operating expense	1,312
Total operating expense	7,916
NET OPERATING INCOME	1,182
Applicable income taxes	515
Income before extraordinary items	667
Extraordinary charges (credits)	
NET INCOME	667
Other increases (decreases) in capital	1,499
NET CHANGE IN CAPITAL	2,166

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	1,571
(b) Stocks	4,478
(c) Real Estate Loans	2,010
(d) Other Loans	2,267
(e) Real Estate	1,901
(f) Savings and Loan, Other Thrift Deposits	83
(g) Miscellaneous	5,608
Time Deposits:	
(a) Own Bank	2,701
(b) Other Banks	851
Demand Deposits:	
(a) Own Bank	31
Agency,Safekeeping,Custodian, and Escrow Investments	1,519
Advances or Overdrafts	1
Total Assets	23,021

LIABILITIES

Fiduciary Accounts:	
(b) Personal Living Trusts	1,714
(c) Employee Benefit Trusts	19,407
(d) Collective Investment Funds	21,121
(e) Less units of Collective Investment Funds	-21,121
Total Fiduciary Account	21,121
Agency,Safekeeping,Custodian, and Escrow Accounts	1,900
Total Liabilities	23,021
Market value-Securities deposited with State Treasurer: Private	305

The Bank of San Francisco

Incorporated September 15, 1978

220 Sansome St., 2nd Floor, San Francisco 94104 Tel: (415) 781-7810

Principal Officers: Don Richards Stephens, Chairman of the Board; Don L. Eiland, Executive Vice President; Roger N. Gruss, Edward P. Press, Senior Vice President.

Directors: George Brown, Donna Miller Casey, David R. Holbrooke, M.D., William J. Rosetti, Charles R. Schwab, Kenneth F. Siebel, Jr., Don Richards Stephens, Roger O Walther.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,821
U. S. Treasury securities		1,570
Obligations of U.S. Gov't agencies, etc.		1,750
Other bonds, notes, and debentures		92
Federal funds sold, etc.		11,543
Loans (excluding unearned income)	40,162	
LESS: Reserve for possible loan losses	397	
Loans (net)		39,765
Bank premises, furniture and fixtures		1,509
Other real estate owned		1,001
Other assets		969
Total Assets		64,020

LIABILITIES

Demand deposits (IPC)		9,702
Time and savings deposits (IPC)		44,217
Deposits of U.S. Government		27
Certified and officers checks		900
Total Domestic Deposits	54,846	
Demand deposits	10,629	
Time and savings deposits	44,217	
Total Domestic and Foreign Deposits		54,846
Federal funds purchased, etc.		4,233
Other liabilities		784
Total Liabilities		59,863

EQUITY CAPITAL

Common stock	2,527
Surplus	1,073
Undivided profits	557
Total Equity Capital	4,157
Total Liabilities and Equity Capital	64,020

Parent company: Bank of San Francisco Holding Co.
Branch office: San Francisco.

The Bank of San Francisco —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	4,591
Income on Federal funds sold	682
Interest and dividends on investments	423
Other operating income	88
Total operating income	5,784
OPERATING EXPENSE	
Salaries and employee benefits	1,126
Interest on deposits	2,125
Interest on Federal funds purchased and other borrowings	232
Occupancy and furniture and equipment expense	322
Provision for loan losses	231
Other operating expense	834
Total operating expense	4,870
NET OPERATING INCOME	914
Applicable income taxes	388
Income before extraordinary items	526
Net securities gains (losses)	4
Extraordinary charges (credits)	
NET INCOME	530
NET CHANGE IN CAPITAL	530

Bank of San Marino

Incorporated December 15, 1978

2060 Hungtinton Dr., San Marino 91108 Tel: (213) 281-6795

Principal Officers: Pete R. Bonano, President; Richard C. Bombard, Vice President, Cashier; Gerald T. Buttaccio, Executive Vice President, Senior Loan Officer.

Directors: Walter G. Franz, Jr., Bruce P. Hotra, Samuel T. Rees, Gloria B. Unruh.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		675
U. S. Treasury securities		498
Federal funds sold, etc.		2,400
Loans (excluding unearned income)	7,726	
LESS: Reserve for possible loan losses	244	
Loans (net)		7,482
Bank premises, furniture and fixtures		121
Other real estate owned		341
Other assets		401
Total Assets		11,917
LIABILITIES		
Demand deposits (IPC)		3,754
Time and savings deposits (IPC)		5,667
Deposits of U.S. Government		10
Deposits of States and municipalities		200
Certified and officers checks		265
Total Domestic Deposits	9,896	
Demand deposits	4,029	
Time and savings deposits	5,867	
Total Domestic and Foreign Deposits		9,896
Mortgage indebtedness		275
Other liabilities		128
Total Liabilities		10,299
EQUITY CAPITAL		
Common stock		1,960
Surplus		21
Undivided profits		-363
Total Equity Capital		1,618
Total Liabilities and Equity Capital		11,917

Extension of banking office: San Marino.

Bank of San Marino —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	1,503
Income on Federal funds sold	400
Interest and dividends on investments	62
Other operating income	35
Total operating income	2,000

OPERATING EXPENSE

Salaries and employee benefits	305
Interest on deposits	716
Occupancy and furniture and equipment expense	154
Provision for loan losses	110
Other operating expense	335
Total operating expense	1,620
NET OPERATING INCOME	380
Applicable income taxes	30
Income before extraordinary items	350
Extraordinary charges (credits)	
NET INCOME	350
NET CHANGE IN CAPITAL	350

Bank of San Pedro

Incorporated April 1, 1974

740 South Gaffey St., San Pedro 90733
Tel: (213) 548-1281

Principal Officers: Peter Mandia, Chairman of the Board; Lance D. Oak, President; Michael Lombardo, Senior Vice President and Cashier; Harold Hall, Senior Vice President, Credit Administration.

Directors: Dr. Paul Cohen, James Hussey, Thomas Jankovich, Sr., Paul Mantellino, Peter Mandia, Robert McNerney, Bill Moller, Lance D. Oak, Jr., Steven Podesta.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,129
U. S. Treasury securities		872
Obligations of U.S. Gov't agencies, etc.		2,897
Obligations of States and political subdivisions		4,001
Federal funds sold, etc.		3,100
Loans (excluding unearned income)	24,624	
LESS: Reserve for possible loan losses	259	
Loans (net)		24,365
Direct lease financing		2,067
Bank premises, furniture and fixtures		1,294
Other assets		853
Total Assets		42,578

LIABILITIES

Demand deposits (IPC)		10,809
Time and savings deposits (IPC)		26,963
Deposits of U.S. Government		59
Certified and officers checks		763
Total Domestic Deposits	38,594	
Demand deposits	11,631	
Time and savings deposits	26,963	
Total Domestic and Foreign Deposits		38,594
Federal funds purchased, etc.		292
Mortgage indebtedness		26
Other liabilities		609
Total Liabilities		39,521

EQUITY CAPITAL

Common stock	1,157
Surplus	541
Undivided profits	1,359
Total Equity Capital	3,057
Total Liabilities and Equity Capital	42,578

Branch office: San Pedro.
Extension of banking office: San Pedro.

Bank of San Pedro —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	3,487
Interest on balances with banks	128
Income on Federal funds sold	324
Interest and dividends on investments	740
Income from direct lease financing	46
Other operating income	397
Total operating income	5,122

OPERATING EXPENSE

Salaries and employee benefits	1,091
Interest on deposits	2,011
Interest on Federal funds purchased and other borrowings	16
Occupancy and furniture and equipment expense	296
Provision for loan losses	104
Other operating expense	718
Total operating expense	4,236
NET OPERATING INCOME	886
Applicable income taxes	279
Income before extraordinary items	607
Extraordinary charges (credits)	
NET INCOME	607
Other increases (decreases) in capital	54
Cash dividends paid	42
NET CHANGE IN CAPITAL	619

Bank of Santa Clara

Incorporated February 22, 1973

2027 El Camino Real, Santa Clara 95052 **Tel: (408) 249-5900**

Principal Officers: Philip S. Sanfilippo, Chairman of the Board; Harry Goodfriend, Vice Chairman; Ronald D. Reinartz, Executive Vice President and Chief Executive Officer; Judith Bambury, Administrative Vice President & Assistant Corporate Secretary; Irv Dahlin, John Milsap, E.L. Morgan, Jr., Gabe Rogers, Mario Verdoia, Doris Workman, Vice Presidents.

Directors: Louis F. Boitano, A. Stanley Chinchen, Charles J. Dirksen, Harry Goodfriend, Gerald R. Graham, Robert Kenyon Gustke, Louis Mariani, Ronald D. Reinartz, Philip S. Sanfilippo, William J. Scilacci, Donald R. Von Raesfeld, Thaddeus John Whalen, Jr..

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,031
U. S. Treasury securities		555
Obligations of U.S. Gov't agencies, etc.		4,550
Obligations of States and political subdivisions		3,165
Federal funds sold, etc.		2,000
Loans (excluding unearned income)	28,498	
LESS: Reserve for possible loan losses	98	
Loans (net)		28,400
Bank premises, furniture and fixtures		1,168
Other assets		730
Total Assets		42,599

LIABILITIES

Demand deposits (IPC)		11,039
Time and savings deposits (IPC)		25,600
Deposits of U.S. Government		155
Deposits of States and municipalities		496
Certified and officers checks		689
Total Domestic Deposits	37,979	
Demand deposits	11,883	
Time and savings deposits	26,096	
Total Domestic and Foreign Deposits		37,979
Federal funds purchased, etc.		523
Other liabilities		371
Total Liabilities		38,873

EQUITY CAPITAL

Common stock		1,963
Surplus		1,632
Undivided profits		131
Total Equity Capital		3,726
Total Liabilities and Equity Capital		42,599

Branch offices (4): Milpitas, San Jose, Santa Clara, Sunnyvale.
Place of business: Santa Clara.

Bank of Santa Clara —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,702
Income on Federal funds sold	125
Interest and dividends on investments	789
Other operating income	667
Total operating income	5,283
OPERATING EXPENSE	
Salaries and employee benefits	1,466
Interest on deposits	2,426
Interest on Federal funds purchased and other borrowings	21
Occupancy and furniture and equipment expense	409
Provision for loan losses	498
Other operating expense	686
Total operating expense	5,506
NET OPERATING INCOME	-223
Applicable income taxes	-72
Income before extraordinary items	-151
Extraordinary charges (credits)	
NET INCOME	-151
Other increases (decreases) in capital	25
NET CHANGE IN CAPITAL	-126

Bank of Santa Maria

Incorporated June 27, 1977

2739 Santa Maria Way, Santa Maria 93455 Tel: (805) 937-8551

Principal Officers: William A. Hares, President; Janice C. Trefts, Assistant Vice President and Cashier; Donald W. Lemke, Vice President.

Directors: Armand Acosta, Richard E. Adam, Fred L. Crandall, Jr., A. J. Diani, James I. Hare, William A. Hares, Robert Ibsen, Roger A. Ikola, Rodney S. Melville, Toshiharu Nishino, Joseph Sesto, Jr., William L. Snelling, Mitsuo Taniguchi, Joseph F. Ziemba.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,796
Obligations of U.S. Gov't agencies, etc.		5,501
Obligations of States and political subdivisions		1,425
Federal funds sold, etc.		4,480
Loans (excluding unearned income)	16,928	
LESS: Reserve for possible loan losses	213	
Loans (net)		16,715
Bank premises, furniture and fixtures		1,233
Other assets		1,629
Total Assets		32,779

LIABILITIES

Demand deposits (IPC)		8,330
Time and savings deposits (IPC)		17,846
Deposits of U.S. Government		104
Deposits of States and municipalities		1,147
Certified and officers checks		400
Total Domestic Deposits	27,827	
Demand deposits	8,834	
Time and savings deposits	18,993	
Total Domestic and Foreign Deposits		27,827
Federal funds purchased, etc.		481
Other liabilities		483
Total Liabilities		28,791

EQUITY CAPITAL

Common stock	3,178
Undivided profits	810
Total Equity Capital	3,983
Total Liabilities and Equity Capital	32,779

Branch office: Santa Maria.

Bank of Santa Maria —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,254
Income on Federal funds sold	549
Interest and dividends on investments	653
Other operating income	216
Total operating income	3,672

OPERATING EXPENSE

Salaries and employee benefits	703
Interest on deposits	1,590
Occupancy and furniture and equipment expense	143
Provision for loan losses	148
Other operating expense	407
Total operating expense	2,991
NET OPERATING INCOME	681
Applicable income taxes	332
Income before extraordinary items	349
Extraordinary charges (credits)	
NET INCOME	349
Other increases (decreases) in capital	1,626
NET CHANGE IN CAPITAL	1,975

Bank of Sonoma County

Incorporated February 16, 1904

31 'D' Street, Santa Rosa 95404 Tel: (707) 528-6000

Principal Officers: J. P. Long, Chairman of the Board; E. D. Bonta, President; John Graziano, Senior Vice President; David Aldridge, Vice President, Cashier and Treasurer; John Fore, Controller; Barbara Mahnke, Corporate Secretary.

Directors: Edward C. Anderson, Jr., E.D. Bonta, Richard C. Caletti, Vera Hotle, Donald C. Johnston, J.P. Long, William P. Murray, Jr., William E. McNeany, Donald M. Scott, Robert Trombetta, Joseph Vercelli.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		6,719
U. S. Treasury securities		1,197
Obligations of U.S. Gov't agencies, etc.		11,004
Obligations of States and political subdivisions		9,421
Corporate stock		5
Federal funds sold, etc.		2,250
Loans (excluding unearned income)	87,407	
LESS: Reserve for possible loan losses	599	
Loans (net)		86,808
Direct lease financing		478
Bank premises, furniture and fixtures		6,294
Other assets		1,623
Total Assets		125,799
LIABILITIES		
Demand deposits (IPC)		19,113
Time and savings deposits (IPC)		86,558
Deposits of U.S. Government		75
Deposits of States and municipalities		1,938
Deposits of commercial banks		64
Certified and officers checks		976
Total Domestic Deposits	108,724	
Demand deposits	20,235	
Time and savings deposits	88,489	
Total Domestic and Foreign Deposits		108,724
Federal funds purchased, etc.		8,384
Other liabilities for borrowed money		99
Other liabilities		1,340
Total Liabilities		118,547
Subordinated notes and debentures		1,000
EQUITY CAPITAL		
Common stock		1,201
Surplus		3,056
Undivided profits		1,824
Reserve for contingencies, etc.		171
Total Equity Capital		6,252
Total Liabilities and Equity Capital		125,799

Parent company: Independent Bankshares Corporation.
Branch offices (7): Forestville, Guerneville, Healdsburg, Rohnert Park, Santa Rosa, Sebastopol, Sonoma.
Extensions of banking offices (2): Santa Rosa, Sebastopol.

Bank of *Sonoma County* —*Continued*

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	10,639
Income on Federal funds sold	405
Interest and dividends on investments	1,766
Income from direct lease financing	108
Other operating income	980
Total operating income	13,898

OPERATING EXPENSE

Salaries and employee benefits	2,973
Interest on deposits	7,615
Interest on Federal funds purchased and other borrowings	300
Occupancy and furniture and equipment expense	860
Provision for loan losses	280
Other operating expense	2,356
Total operating expense	14,384
NET OPERATING INCOME	-486
Applicable income taxes	-550
Income before extraordinary items	64
Extraordinary charges (credits)	
NET INCOME	64
Cash dividends paid	106
NET CHANGE IN CAPITAL	-42

Bank of Stockton

Incorporated August 12, 1867

301 E. Miner Ave., Stockton 95202 Tel: (209) 464-8781

Principal Officers: Robert M. Eberhardt, President; Douglass M. Eberhardt, Executive Vice President; Roy C. Sanders, Senior Vice President and Secretary; Robert W. Friedberger, Vice President and Trust Officer; H.H. Harper, Senior Vice President and Treasurer; Donald H. Schock, Vice President and Cashier; Ray Robinson, Vice President and Controller; Ron Turner, Assistant Vice President and Auditor.

Directors: Mark S. Bray, Joseph P. Calcaterra, Jack E. Carter, Douglass M. Eberhardt, Robert M. Eberhardt, Robert E. Ferguson, H.H. Harper, Bud D. Klein, Roy C. Sanders, A.W. Simpson, III, Ben C. Wallace, Jr.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		15,833
U. S. Treasury securities		12,841
Obligations of U.S. Gov't agencies, etc.		8,490
Obligations of States and political subdivisions		40,209
Corporate stock		2,821
Federal funds sold, etc.		4,000
Loans (excluding unearned income)	259,490	
LESS: Reserve for possible loan losses	5,665	
Loans (net)		253,825
Direct lease financing		1,675
Bank premises, furniture and fixtures		12,065
Other real estate owned		129
Customers' liability on acceptances outstanding		112
Other assets		7,067
Total Assets		359,067

LIABILITIES

Demand deposits (IPC)		58,942
Time and savings deposits (IPC)		225,353
Deposits of U.S. Government		460
Deposits of States and municipalities		30,356
Deposits of commercial banks		758
Certified and officers' checks		2,362
Total Domestic Deposits	318,231	
Demand deposits	62,597	
Time and savings deposits	255,634	
Total Domestic and Foreign Deposits		318,231
Federal funds purchased, etc.		650
Acceptances executed and outstanding		119
Other liabilities		9,643
Total Liabilities		328,643

EQUITY CAPITAL

Common stock	1,500
Surplus	9,500
Undivided profits	5,975
Reserve for contingencies, etc.	13,449
Total Equity Capital	30,424
Total Liabilities and Equity Capital	359,067

Subsidiary: Stockton Building Company.
Branch offices (7): Lodi, Manteca, Pine Grove, Stockton (3), Tracy.

Bank of Stockton —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	36,588
Income on Federal funds sold	1,504
Interest and dividends on investments	5,084
Income from direct lease financing	42
Trust department income	506
Other operating income	3,042
Total operating income	46,766

OPERATING EXPENSE

Salaries and employee benefits	5,250
Interest on deposits	27,855
Interest on Federal funds purchased and other borrowings	108
Occupancy and furniture and equipment expense	2,206
Provision for loan losses	840
Other operating expense	3,139
Total operating expense	39,398
NET OPERATING INCOME	7,368
Applicable income taxes	2,757
Income before extraordinary items	4,611
Net securities gains (losses)	-392
Extraordinary charges (credits)	
NET INCOME	4,219
Other increases (decreases) in capital	-162
Cash dividends paid	1,200
NET CHANGE IN CAPITAL	2,857

FIDUCIARY STATEMENT, as of June 30, 1982

(in thousands of dollars)

ASSETS

Investments:	
(a) Bonds	8,110
(b) Stocks	21,012
(c) Real Estate Loans	5,062
(d) Other Loans	4,299
(e) Real Estate	10,373
(f) Savings and Loan, Other Thrift Deposits	339
(g) Miscellaneous	1,618
Time Deposits:	
(a) Own Bank	28,329
(b) Other Banks	2,733
Demand Deposits:	
(a) Own Bank	551
Agency,Safekeeping,Custodian, and Escrow Investments	41,944
Advances or Overdrafts	56
Total Assets	124,426

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	35,282
(b) Personal Living Trusts	16,966
(c) Employee Benefit Trusts	24,252
Total Fiduciary Accounts	76,500
Corporate Accounts	14
Agency,Safekeeping,Custodian, and Escrow Accounts	47,856
Due to Commercial Department, Advances or Overdrafts	56
Total Liabilities	124,426
Market value-Securities deposited with State Treasurer: Court	715
Market value-Securities deposited with State Treasurer: Private	245

Bank of the Ocean

Incorporated April 14, 1981

212 No. Clementine, Oceanside 92054 Tel: (714) 722-1976

Principal Officers: Robert F. Andrews, Chairman of the Board; Horton Sherwood, President; Diana A. Rios, Executive Vice President & Chief Financial Officer; Allen K. Yasukochi, Secretary.

Directors: Robert F. Andrews, M.D., Willie J. Buchanon, Larry Greenspan, Neil R. Joebchen, M.D., James D.H. Koo, John J. Mamaux, Charles W. Martin, Diana A. Rios, Irwin Sheldon, Horton Sherwood, Allen K. Yasukochi.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		642
Obligations of U.S. Gov't agencies, etc.		700
Federal funds sold, etc.		1,600
Loans (excluding unearned income)	2,343	
LESS: Reserve for possible loan losses	3	
Loans (net)		2,340
Bank premises, furniture and fixtures		198
Other assets		183
Total Assets		5,663

LIABILITIES

Demand deposits (IPC)		714
Time and savings deposits (IPC)		1,711
Deposits of U.S. Government		11
Deposits of States and municipalities		600
Certified and officers checks		271
Total Domestic Deposits	3,307	
Demand deposits	996	
Time and savings deposits	2,311	
Total Domestic and Foreign Deposits		3,307
Federal funds purchased, etc.		115
Other liabilities		11
Total Liabilities		3,433

EQUITY CAPITAL

Common stock		1,180
Surplus		1,148
Undivided profits		-98
Total Equity Capital		2,230
Total Liabilities and Equity Capital		5,663

Bank of the Ocean —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	6
Income on Federal funds sold	42
Interest and dividends on investments	5
Total operating income	53

OPERATING EXPENSE

Salaries and employee benefits	30
Interest on deposits	6
Interest on Federal funds purchased and other borrowings	1
Occupancy and furniture and equipment expense	5
Provision for loan losses	1
Other operating expense	20
Total operating expense	63
NET OPERATING INCOME	-10
Income before extraordinary items	-10
Extraordinary charges (credits)	
NET INCOME	-10
Other increases (decreases) in capital	2,238
NET CHANGE IN CAPITAL	2,228

Bank of the Orient

Incorporated May 26, 1970

233 Sansome St., San Francisco 94104 Tel: (415) 781-6565

Principal Officers: E.L. Go, Chairman of the Board; Clarence Poon, President; Leonard S. Berry, Vice President and Controller; Virginia M. Tong, Corporate Secretary; Pamela Howard, Cashier.

Directors: Anthony J. Damato, E. L. Go, Carl Hoag, Jackson Hu, J.W. Hudspeth, Clarence Poon, Zeppelin W. Wong.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		13,215
U. S. Treasury securities		18,345
Obligations of States and political subdivisions		3,393
Corporate stock		25
Federal funds sold, etc.		6,150
Loans (excluding unearned income)	99,879	
LESS: Reserve for possible loan losses	1,227	
Loans (net)		98,652
Bank premises, furniture and fixtures		7,114
Customers' liability on acceptances outstanding		989
Other assets		4,212
Total Assets		152,095

LIABILITIES

Demand deposits (IPC)		17,192
Time and savings deposits (IPC)		97,604
Deposits of U.S. Government		107
Deposits of States and municipalities		300
Deposits of commercial banks		9,991
Certified and officers checks		1,983
Total Domestic Deposits	127,177	
Demand deposits	21,773	
Time and savings deposits	105,404	
Deposits in Foreign Offices		3,655
Total Domestic and Foreign Deposits		130,832
Federal funds purchased, etc.		4,100
Acceptances executed and outstanding		989
Other liabilities		1,860
Total Liabilities		137,781

EQUITY CAPITAL

Common stock		10,182
Surplus		3,000
Undivided profits		1,132
Total Equity Capital		14,314
Total Liabilities and Equity Capital		152,095

Parent company: Orient Bancorporation .
Subsidiary: CFD Audit Associates.
Branch offices (4): Oakland, San Francisco (2), Guam.

Bank of the Orient —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	11,010
Interest on balances with banks	578
Income on Federal funds sold	5,722
Interest and dividends on investments	2,263
Other operating income	780
Total operating income	20,353

OPERATING EXPENSE

Salaries and employee benefits	2,943
Interest on deposits	12,739
Interest on Federal funds purchased and other borrowings	802
Occupancy and furniture and equipment expense	773
Provision for loan losses	748
Other operating expense	2,147
Total operating expense	20,152
NET OPERATING INCOME	201
Applicable income taxes	14
Income before extraordinary items	187
Extraordinary charges (credits)	
NET INCOME	187
Other increases (decreases) in capital	5,000
Cash dividends paid	179
NET CHANGE IN CAPITAL	5,008

Bank of the Sierra

Incorporated September 14, 1977

90 N. Main St., Porterville 93257
Tel: (209) 781-2525

Principal Officers: James C. Holly, President and Chief Executive Officer; G. B. Small, Senior Vice President & Cashier; Kenneth E. Goodwin, Executive Vice President.

Directors: Fred Berger, Jr., Albert L. Berra, Robert Fields, Vernon Gill, James C. Holly, Walter Hooper, Vince Jurkovich, Donald McGregor, Robert Reisig, Howard Smith, Morris A. Tharp, Robert H. Tienken, Gordon T. Woods.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,433
U. S. Treasury securities		867
Obligations of U.S. Gov't agencies, etc.		3,196
Obligations of States and political subdivisions		604
Federal funds sold, etc.		195
Loans (excluding unearned income)	20,362	
LESS: Reserve for possible loan losses	196	
Loans (net)		20,166
Bank premises, furniture and fixtures		2,123
Other real estate owned		145
Other assets		976
Total Assets		30,705

LIABILITIES

Demand deposits (IPC)		7,538
Time and savings deposits (IPC)		17,115
Deposits of U.S. Government		30
Deposits of States and municipalities		2,205
Certified and officers checks		428
Total Domestic Deposits	27,316	
Demand deposits	8,097	
Time and savings deposits	19,219	
Total Domestic and Foreign Deposits		27,316
Mortgage indebtedness		191
Other liabilities		1,679
Total Liabilities		29,186

EQUITY CAPITAL

Common stock		1,031
Surplus		477
Undivided profits		11
Total Equity Capital		1,519
Total Liabilities and Equity Capital		30,705

Branch offices (2): Lindsay, Porterville.

Bank of the Sierra —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,724
Interest on balances with banks	10
Income on Federal funds sold	122
Interest and dividends on investments	329
Other operating income	250
Total operating income	3,435
OPERATING EXPENSE	
Salaries and employee benefits	694
Interest on deposits	1,826
Occupancy and furniture and equipment expense	144
Provision for loan losses	195
Other operating expense	545
Total operating expense	3,404
NET OPERATING INCOME	31
Income before extraordinary items	31
Net securities gains (losses)	21
Extraordinary charges (credits)	
NET INCOME	52
NET CHANGE IN CAPITAL	52

Bank of the West

Incorporated December 20, 1978

180 Montgomery Street, San Francisco 94104 Tel: (415) 765-4800

Principal Officers: Edouard Finot, Chairman of the Board; McKenzie Moss, President and Chief Executive Officer; Robert E. Barnes, Executive Vice President; Don J. McGrath, Anthony Newton, Donald A. Pelton, Senior Vice Presidents; Don L. Draper, Senior Vice President & Senior Trust Officer; Clyde Morrell, Vice President & Controller.

Directors: Francois de Barolet, Halsey C. Burke, Edouard Finot, Robert A. Fuhrman, Francois Hecker, George R. Langlois, Otis W. Mitchell, McKenzie Moss, Emiel T. Nielsen, Jr., Ernest de la Ossa, Emmanuel Philippon, Robert Sandoz, William C. Thomas.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		47,995
U. S. Treasury securities		48,252
Obligations of U.S. Gov't agencies, etc.		39,264
Obligations of States and political subdivisions		40,625
Other bonds, notes, and debentures		200
Corporate stock		8
Federal funds sold, etc.		15,000
Loans (excluding unearned income)	652,632	
LESS: Reserve for possible loan losses	7,417	
Loans (net)		645,215
Direct lease financing		80,887
Bank premises, furniture and fixtures		19,392
Other real estate owned		502
Customers' liability on acceptances outstanding		4,548
Other assets		49,408
Total Assets		991,296

LIABILITIES

Demand deposits (IPC)		181,680
Time and savings deposits (IPC)		555,109
Deposits of U.S. Government		2,291
Deposits of States and municipalities		64,392
Deposits of commercial banks		7,645
Certified and officers checks		19,414
Total Domestic Deposits	830,531	
Demand deposits	207,124	
Time and savings deposits	623,407	
Total Domestic and Foreign Deposits		830,531
Federal funds purchased, etc.		12,715
Other liabilities for borrowed money		24,174
Mortgage indebtedness		5,340
Acceptances executed and outstanding		4,548
Other liabilities		23,491
Total Liabilities		900,799
Subordinated notes and debentures		8,000

EQUITY CAPITAL

Common stock		6,621
Surplus		67,712
Undivided profits		8,164
Total Equity Capital		82,497
Total Liabilities and Equity Capital		991,296

Parent company: Banque Nationale de Paris.
Branch offices (41): Beverly Hills, Campbell (2), Cupertino, Fremont, Gilroy, Hayward, Los Altos, Los Angeles, Los Gatos, Menlo Park, Milpitas, Morgan Hill, Mountain View, Newport Beach, Palo Alto, Salinas, San Jose (15), San Leandro (2), San Lorenzo, Santa Clara (2), Santa Cruz, Saratoga, Sunnyvale (2).
Extension of banking office: San Jose.

Bank of the West —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	85,980
Income on Federal funds sold	1,277
Interest and dividends on investments	14,075
Income from direct lease financing	10,796
Trust department income	783
Other operating income	4,715
Total operating income	117,626

OPERATING EXPENSE

Salaries and employee benefits	21,617
Interest on deposits	56,356
Interest on Federal funds purchased and other borrowings	5,580
Occupancy and furniture and equipment expense	7,392
Provision for loan losses	5,700
Other operating expense	11,632
Total operating expense	108,277
NET OPERATING INCOME	9,349
Applicable income taxes	3,695
Income before extraordinary items	5,654
Extraordinary charges (credits)	
NET INCOME	5,654
NET CHANGE IN CAPITAL	5,654

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	16,217
(b) Stocks	28,868
(c) Real Estate Loans	6,807
(d) Other Loans	8,299
(e) Real Estate	10,990
(f) Savings and Loan, Other Thrift Deposits	3,955
(g) Miscellaneous	1,571
Time Deposits:	
(a) Own Bank	5,126
(b) Other Banks	1,106
Demand Deposits:	
(a) Own Bank	874
Corporate Investments	49
Agency,Safekeeping,Custodian, and Escrow Investments	48,368
Advances or Overdrafts	49
Total Assets	132,279

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	21,064
(b) Personal Living Trusts	33,785
(c) Employee Benefit Trusts	26,624
(d) Collective Investment Funds	11,402
(e) Less units of Collective Investment Funds	-11,147
Total Fiduciary Accounts	81,728
Corporate Accounts	53
Agency,Safekeeping,Custodian, and Escrow Accounts	50,449
Due to Commercial Department, Advances or Overdrafts	49
Total Liabilities	132,279
Market value-Securities deposited with State Treasurer: Court	595
Market value-Securities deposited with State Treasurer: Private	139

Bank of Trade of San Francisco

Incorporated May 11, 1961

1001 Grant Ave., San Francisco 94133 Tel: (415) 982-3570

Principal Officers: Anthony T. C. Gaw, Chairman of the Board; L.C. Lee, Vice Chairman of the Board; Ronald Wong, President and Chief Executive Officer; Cheryl M. Wong, Vice President, Secretary and Treasurer; Nannette K. Louie, Vice President, Assistant Treasurer and Assistant Secretary; Rodney Wong, Cashier; Philip C. Wang, Assistant Vice President and Controller.

Directors: Susan Aluwi, Floyd Chan, John K.Y. Chow, Ong Bie Chuan, Anthony T.C. Gaw, Jerry W. Lee, L. C. Lee, Phillip P. Teoh, Ronald Wong.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,857
U. S. Treasury securities		996
Obligations of U.S. Gov't agencies, etc.		3,630
Other bonds, notes, and debentures		59
Loans (excluding unearned income)	23,824	
LESS: Reserve for possible loan losses	275	
Loans (net)		23,549
Bank premises, furniture and fixtures		218
Other assets		697
Total Assets		31,006

LIABILITIES

Demand deposits (IPC)		5,430
Time and savings deposits (IPC)		19,557
Deposits of U.S. Government		125
Deposits of States and municipalities		2,600
Deposits of commercial banks		242
Certified and officers checks		589
Total Domestic Deposits	28,543	
Demand deposits	6,186	
Time and savings deposits	22,357	
Total Domestic and Foreign Deposits		28,543
Other liabilities		388
Total Liabilities		28,931

EQUITY CAPITAL

Common stock		1,355
Surplus		401
Undivided profits		319
Total Equity Capital		2,075
Total Liabilities and Equity Capital		31,006

Subsidiary: Trade Securities Corporation.

Bank of Trade of San Francisco —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,394
Interest on balances with banks	117
Income on Federal funds sold	203
Interest and dividends on investments	529
Other operating income	65
Total operating income	3,308

OPERATING EXPENSE

Salaries and employee benefits	632
Interest on deposits	1,795
Occupancy and furniture and equipment expense	174
Provision for loan losses	48
Other operating expense	506
Total operating expense	3,155
NET OPERATING INCOME	153
Applicable income taxes	61
Income before extraordinary items	92
Extraordinary charges (credits)	
NET INCOME	92
NET CHANGE IN CAPITAL	92

Bank of Walnut Creek

Established December 12, 1980

1400 Civic Drive, Walnut Creek 94596 **Tel: (415) 932-5353**

Principal Officers: James L. Ryan, President and Chief Executive Officer; Gary R. Wood, Vice President and Director of Operations; Brian K. Garrett, Michael J. Jasaitis, Vice Presidents.

Directors: Alice I. Applegate, John W. Fefley, Vance R. Haswell, Richard G. Hill, Reynold C. Johnson III, Craig Lazzareschi, Adrian F. Mendes, Edward R. Mielenz, John F. Nohr, James L. Ryan, John L. Winther.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		933
U. S. Treasury securities		996
Obligations of U.S. Gov't agencies, etc.		800
Federal funds sold, etc.		700
Loans (excluding unearned income)	9,365	
LESS: Reserve for possible loan losses	61	
Loans (net)		9,304
Bank premises, furniture and fixtures		435
Other assets		258
Total Assets		13,426

LIABILITIES

Demand deposits (IPC)		3,418
Time and savings deposits (IPC)		5,669
Deposits of U.S. Government		11
Certified and officers checks		327
Total Domestic Deposits	9,425	
Demand deposits	3,756	
Time and savings deposits	5,669	
Total Domestic and Foreign Deposits		9,425
Federal funds purchased, etc.		212
Other liabilities		164
Total Liabilities		9,801

EQUITY CAPITAL

Common stock	3,562
Undivided profits	63
Total Equity Capital	3,625
Total Liabilities and Equity Capital	13,426

Bank of Walnut Creek —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	479
Interest on balances with banks	32
Income on Federal funds sold	535
Interest and dividends on investments	272
Other operating income	11
Total operating income	1,329

OPERATING EXPENSE

Salaries and employee benefits	377
Interest on deposits	361
Interest on Federal funds purchased and other borrowings	10
Occupancy and furniture and equipment expense	142
Provision for loan losses	33
Other operating expense	349
Total operating expense	1,272
NET OPERATING INCOME	57
Applicable income taxes	7
Income before extraordinary items	50
Extraordinary charges (credits)	
NET INCOME	50
NET CHANGE IN CAPITAL	50

Bank of Westminster

Incorporated February 7, 1979

8251 Westminster Ave., Westminster 92683 **Tel: (714) 891-4611**

Principal Officers: Charles A. Bonnett, M.D., Chairman of the Board; A. Paul Tomko, President; George W. Peterson, Executive Vice President; George C. Applegarth, Vice President.

Directors: Charles A. Bonnett, M.D., Frederick J. Hanshaw, George W. Peterson, Warren L. Rosendale, J. Wayne Stewart, A. Paul Tomko, Eddie H. Tsuruta.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		762
U. S. Treasury securities		710
Obligations of U.S. Gov't agencies, etc.		2,100
Obligations of States and political subdivisions		500
Federal funds sold, etc.		1,675
Loans (excluding unearned income)	8,476	
LESS: Reserve for possible loan losses	74	
Loans (net)		8,402
Bank premises, furniture and fixtures		843
Other assets		246
Total Assets		15,240

LIABILITIES

Demand deposits (IPC)		3,666
Time and savings deposits (IPC)		7,231
Deposits of U.S. Government		38
Deposits of States and municipalities		300
Certified and officers checks		269
Total Domestic Deposits	11,504	
Demand deposits	3,973	
Time and savings deposits	7,531	
Total Domestic and Foreign Deposits		11,504
Federal funds purchased, etc.		1,498
Other liabilities		109
Total Liabilities		13,111

EQUITY CAPITAL

Common stock	2,051
Undivided profits	78
Total Equity Capital	2,129
Total Liabilities and Equity Capital	15,240

Bank of Westminster —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	1,154
Income on Federal funds sold	186
Interest and dividends on investments	220
Other operating income	184
Total operating income	1,744

OPERATING EXPENSE

Salaries and employee benefits	452
Interest on deposits	548
Interest on Federal funds purchased and other borrowings	39
Occupancy and furniture and equipment expense	83
Provision for loan losses	30
Other operating expense	289
Total operating expense	1,441
NET OPERATING INCOME	303
Applicable income taxes	25
Income before extraordinary items	278
Extraordinary charges (credits)	
NET INCOME *	278
Other increases (decreases) in capital	1
NET CHANGE IN CAPITAL	279

Bank of Willits

Incorporated April 11, 1904

145 S. Main St., Willits 95490 Tel: (707) 459-5533

Principal Officers: O.R. Archer, Chairman of the Board and President; Charles B. Mannon, Duane Brown, Vice Presidents; Rebecca Brown, Cashier, Mary S. Crothers, Assistant Cashier.

Directors: O.R. Archer, Edward Berry, Robert E. Harrah, Arthur H. Harwood, Charles B. Mannon.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		996
U. S. Treasury securities		1,708
Obligations of U.S. Gov't agencies, etc.		1,324
Obligations of States and political subdivisions		2,551
Loans (excluding unearned income)	21,784	
LESS: Reserve for possible loan losses	127	
Loans (net)		21,657
Bank premises, furniture and fixtures		530
Other real estate owned		271
Other assets		631
Total Assets		29,668

LIABILITIES

Demand deposits (IPC)		4,356
Time and savings deposits (IPC)		20,303
Deposits of U.S. Government		56
Deposits of States and municipalities		973
Certified and officers checks		293
Total Domestic Deposits	25,981	
Demand deposits	4,822	
Time and savings deposits	21,159	
Total Domestic and Foreign Deposits		25,981
Federal funds purchased, etc.		500
Other liabilities for borrowed money		4
Mortgage indebtedness		126
Other liabilities		394
Total Liabilities		27,005

EQUITY CAPITAL

Common stock	200
Surplus	1,300
Undivided profits	670
Reserve for contingencies, etc.	493
Total Equity Capital	2,663
Total Liabilities and Equity Capital	29,668

Subsidiary: Bank of Willits Building Corporation.
Branch office: Laytonville.

Bank of Willits —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,734
Income on Federal funds sold	163
Interest and dividends on investments	348
Other operating income	183
Total operating income	3,428
OPERATING EXPENSE	
Salaries and employee benefits	562
Interest on deposits	2,137
Interest on Federal funds purchased and other borrowings	5
Occupancy and furniture and equipment expense	105
Provision for loan losses	129
Other operating expense	292
Total operating expense	3,230
NET OPERATING INCOME	198
Applicable income taxes	31
Income before extraordinary items	167
Extraordinary charges (credits)	
NET INCOME	167
Cash dividends paid	80
NET CHANGE IN CAPITAL	87

Bank of Yorba Linda

Established March 3, 1981

18206 Imperial Highway, Yorba Linda 92686 Tel: (714) 996-1800

Principal Officers: John C. Coelho, Chairman of the Board; Robert V. Bombassei, President; Raul J. Medrano, Vice President & Chief Financial Officer.

Directors: Richard Aubrey, Roland E. Bigonger, Robert V. Bombassei, John C. Coelho, Roger Glazer, Max J. Reynolds, Brent Wahlberg.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		1,179
Federal funds sold, etc.		2,340
Loans (excluding unearned income)	6,931	
LESS: Reserve for possible loan losses	59	
Loans (net)		6,872
Bank premises, furniture and fixtures		632
Other assets		211
Total Assets		11,234
LIABILITIES		
Demand deposits (IPC)		4,135
Time and savings deposits (IPC)		4,520
Certified and officers checks		231
Total Domestic Deposits	8,886	
Demand deposits	4,366	
Time and savings deposits	4,520	
Total Domestic and Foreign Deposits		8,886
Mortgage indebtedness		68
Other liabilities		118
Total Liabilities		9,072
EQUITY CAPITAL		
Common stock		1,991
Undivided profits		171
Total Equity Capital		2,162
Total Liabilities and Equity Capital		11,234

Bank of Yorba Linda —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,022
Income on Federal funds sold	288
Interest and dividends on investments	39
Other operating income	32
Total operating income	1,381
OPERATING EXPENSE	
Salaries and employee benefits	360
Interest on deposits	325
Occupancy and furniture and equipment expense	103
Provision for loan losses	39
Other operating expense	245
Total operating expense	1,072
NET OPERATING INCOME	309
Applicable income taxes	121
Income before extraordinary items	188
Extraordinary charges (credits)	
NET INCOME	188
NET CHANGE IN CAPITAL	188

Bank of Yucca Valley

Established October 30, 1980

7248 Joshua Lane, Yucca Valley 92284 Tel: (714) 365-6371

Principal Officers: David Q. Vordermark, President and Chief Executive Officer; Keith C. Robbins, Executive Vice President; Rohda Casto, Vice President; JoAnne McCarter, Cashier.

Directors: F. Roy Greenleaf, Jr., Chairman of the Board; Kensett J. Moyle, III, Alfred N. Peters, Patsy J. Skidmore, David Q. Vordermark, David S. Williams, Stanley J. Zarakov.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		536
U. S. Treasury securities		299
Obligations of U.S. Gov't agencies, etc.		800
Federal funds sold, etc.		600
Loans (excluding unearned income)	4,798	
LESS: Reserve for possible loan losses	31	
Loans (net)		4,767
Bank premises, furniture and fixtures		687
Other assets		174
Total Assets		7,863

LIABILITIES

Demand deposits (IPC)		1,780
Time and savings deposits (IPC)		3,702
Certified and officers checks		127
Total Domestic Deposits	5,609	
Demand deposits	1,907	
Time and savings deposits	3,702	
Total Domestic and Foreign Deposits		5,609
Federal funds purchased, etc.		299
Mortgage indebtedness		64
Other liabilities		144
Total Liabilities		6,116

EQUITY CAPITAL

Common stock	1,575
Undivided profits	172
Total Equity Capital	1,747
Total Liabilities and Equity Capital	7,863

Bank of Yucca Valley —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	694
Interest on balances with banks	21
Income on Federal funds sold	106
Interest and dividends on investments	34
Other operating income	60
Total operating income	915

OPERATING EXPENSE

Salaries and employee benefits	209
Interest on deposits	236
Interest on Federal funds purchased and other borrowings	19
Occupancy and furniture and equipment expense	53
Provision for loan losses	21
Other operating expense	180
Total operating expense	718
NET OPERATING INCOME	197
Applicable income taxes	-57
Income before extraordinary items	254
Extraordinary charges (credits)	
NET INCOME	254
Other increases (decreases) in capital	75
Cash dividends paid	16
NET CHANGE IN CAPITAL	236

Barclays Bank of California

Incorporated April 20, 1965

111 Pine Street., San Francisco 94111 Tel: (415) 981-8090

Principal Officers: Dennis J. Ford, President; Robert B. Leet, Richard Morrison, Executive Vice Presidents; Donald Buwalda, William Cooper, Charles L. Fritz, Stuart O. Keirle, G.E. Lundstrom, Senior Vice Presidents; Kenneth L. Brown, Senior Vice President, Operations and Secretary; R.E. Gilbert, Senior Vice President & Controller; Barry Kilcrease, Vice President and Auditor; Jerome V. Murphy, Vice President and Cashier; Dag Gronneberg, Vice President & Treasurer.

Directors: A.R.P. Carden, C.J. Detoy, G.S. Dumke, J.W. Dyson, D.J. Ford, L.W. Jordan, Jr., B.H. Lakusta, R.B. Leet, J.W. Meyer, R.J. Morrison, D.R. Pelly, O.D. Wolcott.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		42,318
U. S. Treasury securities		25,291
Obligations of U.S. Gov't agencies, etc.		58,902
Obligations of States and political subdivisions		35,447
Corporate stock		8
Federal funds sold, etc.		13,000
Loans (excluding unearned income)	558,115	
LESS: Reserve for possible loan losses	5,054	
Loans (net)		553,061
Direct lease financing		22,506
Bank premises, furniture and fixtures		23,485
Other real estate owned		308
Customers' liability on acceptances outstanding		3,271
Other assets		16,950
Total Assets		794,547

LIABILITIES

Demand deposits (IPC)		196,618
Time and savings deposits (IPC)		446,572
Deposits of U.S. Government		3,732
Deposits of States and municipalities		42,453
Deposits of commercial banks		3,391
Certified and officers checks		13,673
Total Domestic Deposits	706,439	
Demand deposits	218,628	
Time and savings deposits	487,811	
Total Domestic and Foreign Deposits		706,439
Federal funds purchased, etc.		5,317
Other liabilities for borrowed money		6,507
Mortgage indebtedness		21
Acceptances executed and outstanding		3,271
Other liabilities		16,587
Total Liabilities		738,142

EQUITY CAPITAL

Common stock	20,000
Surplus	25,000
Undivided profits	11,405
Total Equity Capital	56,405
Total Liabilities and Equity Capital	794,547

Parent company: Barclays Bank International Limited, London, England.

Branch offices (58): Anaheim (3), Beverly Hills, Brea, Campbell, Carpinteria, Cerritos, Concord, Costa Mesa, Cupertino (2), Fountain Valley, Fullerton, Glendale, Goleta, Hawthorne, Hayward, Huntington Beach, Los Angeles, Los Gatos, Malibu, Mountain View, Novato, Oakland, Orange, Oxnard, Palm Desert, Palm Springs, Panorama City, Portola Valley, San Anselmo, San Diego (2), San Francisco (5), San Jose (3), San Marino, San Mateo, Santa Ana, Santa Barbara (2), Santa Clara (2), Saratoga, South San Francisco, Sunnyvale, Tarzana, Thousand Oaks, Ventura, Westchester, Woodland Hills, and Cayman Islands.

Places of Business (2): Fresno, Los Angeles.

Extensions of banking offices (2): San Francisco, Santa Barbara.

Barclays Bank of California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	82,990
Income on Federal funds sold	3,314
Interest and dividends on investments	10,647
Income from direct lease financing	2,927
Other operating income	9,176
Total operating income	109,054

OPERATING EXPENSE

Salaries and employee benefits	26,615
Interest on deposits	53,736
Interest on Federal funds purchased and other borrowings	2,427
Occupancy and furniture and equipment expense	9,539
Provision for loan losses	2,850
Other operating expense	11,542
Total operating expense	106,709
NET OPERATING INCOME	2,345
Applicable income taxes	1,000
Income before extraordinary items	1,345
Net securities gains (losses)	-86
Extraordinary charges (credits)	
NET INCOME	1,259
NET CHANGE IN CAPITAL	1,259

Bay Area Bank

Incorporated June 5, 1979

900 Veterans Blvd., Redwood City 94063
Tel: (415) 367-1600

Principal Officers: Robert J. Perlick, President & Chief Executive Officer; Ronald A. Kinsman, Executive Vice President; A. Jordan, Vice President & Cashier; Paul L. Watts, Vice President.

Directors: Mario A. Biagi, James Burney, Gary S. Goss, Robert R. Haight, Daniel Lanahan, David J. MacDonald, Thor Madsen, Alan B. Miller, Robert J. Perlick, William J. Ward, Satoru Yamada.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		5,641
U. S. Treasury securities		450
Obligations of U.S. Gov't agencies, etc.		3,551
Obligations of States and political subdivisions		1,786
Loans (excluding unearned income)	16,326	
LESS: Reserve for possible loan losses	174	
Loans (net)		16,152
Direct lease financing		36
Bank premises, furniture and fixtures		622
Other assets		768
Total Assets		29,006
LIABILITIES		
Demand deposits (IPC)		7,839
Time and savings deposits (IPC)		12,059
Deposits of U.S. Government		20
Deposits of States and municipalities		1,547
Deposits of commercial banks		200
Certified and officers checks		296
Total Domestic Deposits	21,961	
Demand deposits	8,155	
Time and savings deposits	13,806	
Total Domestic and Foreign Deposits		21,961
Federal funds purchased, etc.		3,330
Other liabilities		459
Total Liabilities		25,750
EQUITY CAPITAL		
Common stock		2,916
Undivided profits		340
Total Equity Capital		3,256
Total Liabilities and Equity Capital		29,006

Bay Area Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	1,896
Interest on balances with banks	106
Income on Federal funds sold	518
Interest and dividends on investments	440
Other operating income	47
Total operating income	3,007

OPERATING EXPENSE

Salaries and employee benefits	372
Interest on deposits	988
Interest on Federal funds purchased and other borrowings	298
Occupancy and furniture and equipment expense	151
Provision for loan losses	100
Other operating expense	492
Total operating expense	2,401
NET OPERATING INCOME	606
Applicable income taxes	300
Income before extraordinary items	306
Extraordinary charges (credits)	—
NET INCOME	306
Other increases (decreases) in capital	27
NET CHANGE IN CAPITAL	333

Bay Bank of Commerce

Incorporated August 11, 1980

1495 East 14th Street, San Leandro 94577 **Tel: (415) 357-2265**

Principal Officers: Richard M. Kahler, President; R. B. Hasson, Vice President & Senior Loan Officer; Randall D. Greenfield, Vice President & Cashier; R. J. McClenahan, Vice President; Nancy A. Bowers, Operations Officer & Assistant Cashier.

Directors: Byron Auten, Dewey Bargiacchi, Michael D. Barry, Pearl Ehrlich, Joshua Fong, O.D., William Henson, Richard A. Kahler, Kenneth A. Kremer, Helen Piperis, Albert Russello, Robert L. Swanson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,962
Obligations of U.S. Gov't agencies, etc.		2,100
Federal funds sold, etc.		1,810
Loans (excluding unearned income)	9,000	
LESS: Reserve for possible loan losses	40	
Loans (net)		8,960
Bank premises, furniture and fixtures		1,313
Other assets		384
Total Assets		17,529

LIABILITIES

Demand deposits (IPC)		4,172
Time and savings deposits (IPC)		7,834
Deposits of U.S. Government		39
Deposits of States and municipalities		681
Certified and officers checks		241
Total Domestic Deposits	12,967	
Demand deposits	4,452	
Time and savings deposits	8,515	
Total Domestic and Foreign Deposits		12,967
Federal funds purchased, etc.		647
Other liabilities		184
Total Liabilities		13,798

EQUITY CAPITAL

Common stock	3,633
Undivided profits	98
Total Equity Capital	3,731
Total Liabilities and Equity Capital	17,529

Bay Bank of Commerce —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	518
Interest on balances with banks	223
Income on Federal funds sold	228
Interest and dividends on investments	175
Other operating income	25
Total operating income	1,169

OPERATING EXPENSE

Salaries and employee benefits	358
Interest on deposits	340
Interest on Federal funds purchased and other borrowings	13
Occupancy and furniture and equipment expense	115
Provision for loan losses	25
Other operating expense	286
Total operating expense	1,137
NET OPERATING INCOME	32
Applicable income taxes	4
Income before extraordinary items	28
Extraordinary charges (credits)	
NET INCOME	28
Other increases (decreases) in capital	3,527
NET CHANGE IN CAPITAL	3,555

Borel Bank & Trust Company

Incorporated May 30, 1979

35 Bovet Road, San Mateo 94402 Tel: (415) 574-5055

Principal Officers: Miller Ream, Chairman of the Board; Harold A. Fick, President; Ronald G. Fick, Vice President, Senior Trust Officer & Corporate Secretary; Donald R. Douglass, Vice President & Senior Loan Officer.

Directors: David R. Boyd, Elbert P. Bressie, Richard M. De Luna, Harold A. Fick, Ronald G. Fick, Carroll D. Gregory, M.D., Albert Guibara, Hatherly B. Knowles, Steven Munkdale, Miller Ream, James R. Tormey, Jr.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		1,738
U. S. Treasury securities		1,877
Obligations of States and political subdivisions		1,231
Federal funds sold, etc.		3,000
Loans (excluding unearned income)	22,756	
LESS: Reserve for possible loan losses	231	
Loans (net)		22,525
Bank premises, furniture and fixtures		561
Other assets		1,148
Total Assets		32,080
LIABILITIES		
Demand deposits (IPC)		7,472
Time and savings deposits (IPC)		19,462
Deposits of U.S. Government		26
Certified and officers checks		319
Total Domestic Deposits	27,279	
Demand deposits	7,817	
Time and savings deposits	19,462	
Total Domestic and Foreign Deposits		27,279
Federal funds purchased, etc.		293
Other liabilities		505
Total Liabilities		28,077
EQUITY CAPITAL		
Common stock		3,500
Undivided profits		503
Total Equity Capital		4,003
Total Liabilities and Equity Capital		32,080

Borel Bank & Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,497
Interest on balances with banks	83
Income on Federal funds sold	430
Interest and dividends on investments	272
Trust department income	29
Other operating income	51
Total operating income	3,362

OPERATING EXPENSE

Salaries and employee benefits	588
Interest on deposits	1,367
Interest on Federal funds purchased and other borrowings	28
Occupancy and furniture and equipment expense	196
Provision for loan losses	151
Other operating expense	354
Total operating expense	2,684
NET OPERATING INCOME	678
Applicable income taxes	306
Income before extraordinary items	372
Extraordinary charges (credits)	
NET INCOME	372
NET CHANGE IN CAPITAL	372

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	2,267
(b) Stocks	1,632
(c) Real Estate Loans	546
(e) Real Estate	2,256
(f) Savings and Loan, Other Thrift Deposits	1,364
(g) Miscellaneous	212
Time Deposits:	
(a) Own Bank	5,053
(b) Other Banks	54
Demand Deposits:	
(a) Own Bank	397
Agency,Safekeeping,Custodian, and Escrow Investments	2,550
Advances or Overdrafts	-50
Total Assets	16,281

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	1,441
(b) Personal Living Trusts	6,535
(c) Employee Benefit Trusts	1,967
Total Fiduciary Accounts	9,943
Agency,Safekeeping,Custodian, and Escrow Accounts	6,388
Due to Commercial Department, Advances or Overdrafts	-50
Total Liabilities	16,281
Market value-Securities deposited with State Treasurer: Court	100
Market value-Securities deposited with State Treasurer: Private	100

Brentwood Bank

Established May 26, 1981

11812 San Vicente Boulevard, Los Angeles 90049 Tel: (213) 826-5555

Principal Officers: Nelson E. Murphy, President; Robert Wall, Senior Vice President; Charles W. Goodson, Vice President.

Directors: F. Keenan Behrle, Muriel Pfaelzer Bodek, Perry S. Herst, Jr., George R. McCambridge, Stephen D. Moses, Nelson E. Murphy, Lawrence J. Ramer.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,070
U. S. Treasury securities		199
Obligations of U.S. Gov't agencies, etc.		1,299
Federal funds sold, etc.		5,045
Loans (excluding unearned income)	9,460	
LESS: Reserve for possible loan losses	65	
Loans (net)		9,395
Direct lease financing		36
Bank premises, furniture and fixtures		888
Other assets		340
Total Assets		20,272

LIABILITIES

Demand deposits (IPC)		4,111
Time and savings deposits (IPC)		10,960
Certified and officers checks		569
Total Domestic Deposits	15,640	
Demand deposits	4,680	
Time and savings deposits	10,960	
Total Domestic and Foreign Deposits		15,640
Federal funds purchased, etc.		1,133
Other liabilities		165
Total Liabilities		16,938

EQUITY CAPITAL

Common stock		1,750
Surplus		1,730
Undivided profits		-146
Total Equity Capital		3,334
Total Liabilities and Equity Capital		20,272

Brentwood Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	409
Interest on balances with banks	73
Income on Federal funds sold	408
Interest and dividends on investments	153
Other operating income	9
Total operating income	1,052
OPERATING EXPENSE	
Salaries and employee benefits	307
Interest on deposits	438
Interest on Federal funds purchased and other borrowings	52
Occupancy and furniture and equipment expense	229
Provision for loan losses	25
Other operating expense	198
Total operating expense	1,249
NET OPERATING INCOME	-197
Income before extraordinary items	-197
Extraordinary charges (credits)	
NET INCOME	-197
Other increases (decreases) in capital	3,480
NET CHANGE IN CAPITAL	3,289

California Canadian Bank

Incorporated March 19, 1929

344 Pine St., San Francisco 94104 Tel: (415) 362-5210

Principal Officers: R. A. McKerroll, President; L.W. Blanchard, D. F. Bowman, D. J. Schumacher, W.B. Simpson, B.D. Williamson, Senior Vice Presidents; D.S. Merson, Controller & Treasurer; K. Buchanan, Secretary.

Directors: T.E. Drohan, A.L. Flood, J.R. Fluor, R.E. Harrison, R.W. Hills, III, Frank H. Logan, Walter Losk, R. A. McKerroll, A.W. Moysey, R.J. Riordan, Henry Roth.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		26,545
U. S. Treasury securities		2,910
Obligations of States and political subdivisions		64,464
Loans (excluding unearned income)	717,146	
LESS: Reserve for possible loan losses	3,717	
Loans (net)		713,429
Direct lease financing		23,464
Bank premises, furniture and fixtures		13,821
Other real estate owned		2,124
Customers' liability on acceptances outstanding		389
Other assets		19,960
Total Assets		867,106
LIABILITIES		
Demand deposits (IPC)		114,756
Time and savings deposits (IPC)		328,207
Deposits of U.S. Government		688
Deposits of States and municipalities		31,739
Deposits of commercial banks		214,278
Certified and officers checks		9,215
Total Domestic Deposits	698,883	
Demand deposits	136,020	
Time and savings deposits	562,863	
Total Domestic and Foreign Deposits		698,883
Federal funds purchased, etc.		18,011
Other liabilities for borrowed money		35,559
Acceptances executed and outstanding		389
Other liabilities		11,194
Total Liabilities		764,036
Subordinated notes and debentures		25,000
EQUITY CAPITAL		
Common stock		20,075
Surplus		42,925
Undivided profits		15,070
Total Equity Capital		78,070
Total Liabilities and Equity Capital		867,106

Parent company: Canadian Imperial Bank of Commerce, Toronto, Canada.
Branch offices (25): Belmont, Campbell, Concord, Cupertino, El Cajon, Lafayette, Los Angeles (2), Mission Viejo, Newport Beach, Orange, Palo Alto, Pleasant Hill, Rancho Mirage, Sacramento, San Diego (3), San Francisco (2), San Jose, San Mateo, San Rafael, Santa Rosa, Sunnyvale.
Places of business (2): San Francisco (2).
ATM facilities (6): Irvine (2), Palo Alto, San Mateo, Santa Clara, Sunnyvale.

California Canadian Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	98,164
Income on Federal funds sold	4,431
Interest and dividends on investments	5,714
Income from direct lease financing	2,890
Trust department income	1,271
Other operating income	6,115
Total operating income	118,585

OPERATING EXPENSE

Salaries and employee benefits	14,918
Interest on deposits	65,334
Interest on Federal funds purchased and other borrowings	17,993
Occupancy and furniture and equipment expense	4,811
Provision for loan losses	5,549
Other operating expense	9,355
Total operating expense	117,960
NET OPERATING INCOME	625
Applicable income taxes	-643
Income before extraordinary items	1,268
Extraordinary charges (credits)	
NET INCOME	1,268
Other increases (decreases) in capital	28,000
NET CHANGE IN CAPITAL	29,268

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	43,660
(b) Stocks	202,633
(c) Real Estate Loans	16,297
(d) Other Loans	14,270
(e) Real Estate	11,389
(f) Savings and Loan, Other Thrift Deposits	4,302
(g) Miscellaneous	67,963
Time Deposits:	
(a) Own Bank	30,605
(b) Other Banks	10,387
Demand Deposits:	
(a) Own Bank	2,816
Agency,Safekeeping,Custodian, and Escrow Investments	98,296
Advances or Overdrafts	485
Total Assets	503,103

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	13,610
(b) Personal Living Trusts	32,061
(c) Employee Benefit Trusts	324,351
(d) Collective Investment Funds	25,084
(e) Less units of Collective Investment Funds	-2,521
Total Fiduciary Accounts	392,585
Agency,Safekeeping,Custodian, and Escrow Accounts	110,033
Due to Commercial Department, Advances or Overdrafts	485
Total Liabilities	503,103
Market value-Securities deposited with State Treasurer: Court	500
Market value-Securities deposited with State Treasurer: Private	150

California Citizens Bank

Incorporated March 14, 1978

333 North Glenoaks Boulevard, Burbank 91502 **Tel: (213) 843-5600**

Principal Officers: L. J. McHaley, President & Chief Executive Officer; S.P. Gill, Senior Vice President & Cashier; W.T. Woodard, Jr., Senior Vice President & Loan Administrator; T.H. Taylor, Vice President and Director of Marketing.

Directors: H. W. Hill, B. K. Holderness, L.L. Kirk, D. J. Leiker, L. J. McHaley, J. W. Perkins, S. Sterpa.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,176
U. S. Treasury securities		958
Obligations of U.S. Gov't agencies, etc.		2,744
Obligations of States and political subdivisions		876
Federal funds sold, etc.		1,050
Loans (excluding unearned income)	17,678	
LESS: Reserve for possible loan losses	169	
Loans (net)		17,509
Bank premises, furniture and fixtures		1,266
Other assets		780
Total Assets		29,359

LIABILITIES

Demand deposits (IPC)		7,736
Time and savings deposits (IPC)		15,992
Deposits of U.S. Government		54
Deposits of States and municipalities		2,024
Certified and officers checks		334
Total Domestic Deposits	26,140	
Demand deposits	8,124	
Time and savings deposits	18,016	
Total Domestic and Foreign Deposits		26,140
Federal funds purchased, etc.		865
Other liabilities		258
Total Liabilities		27,263

EQUITY CAPITAL

Common stock		1,204
Surplus		849
Undivided profits		43
Total Equity Capital		2,096
Total Liabilities and Equity Capital		29,359

Branch office: Glendale.
ATM facilities (2): Burbank, Glendale.
Place of business: Glendale.

California Citizens Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,066
Income on Federal funds sold	337
Interest and dividends on investments	345
Other operating income	394
Total operating income	4,142
OPERATING EXPENSE	
Salaries and employee benefits	1,028
Interest on deposits	1,517
Interest on Federal funds purchased and other borrowings	16
Occupancy and furniture and equipment expense	335
Provision for loan losses	231
Other operating expense	771
Total operating expense	3,898
NET OPERATING INCOME	244
Applicable income taxes	38
Income before extraordinary items	206
Net securities gains (losses)	-3
Extraordinary charges (credits)	
NET INCOME	203
Other increases (decreases) in capital	9
NET CHANGE IN CAPITAL	212

California Commerce Bank

Incorporated April 10, 1963

811 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 624-5700**

Principal Officers: Javier Bustos, Chairman of the Board; T. Kent Graham, President & Chief Executive Officer; Salvador Villar, Executive Vice President; Linda J. Young, Vice President, General Counsel & Secretary; Joseph Schmedding, Senior Vice President & Trust Officer; James Allen, Vice President & Cashier.

Directors: James F. Boccardo, Javier Bustos, T. Kent Graham, Robert P. Hastings, Alejandro Legorreta, Robert E. Morris, W.J. Nicholson, Enrique J. Pulido, James S. Vaudagna, M.D..

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		94,876
U. S. Treasury securities		9,290
Obligations of U.S. Gov't agencies, etc.		4,541
Obligations of States and political subdivisions		2,707
Corporate stock		50
Loans (excluding unearned income)	185,281	
LESS: Reserve for possible loan losses	1,367	
Loans (net)		183,914
Bank premises, furniture and fixtures		3,684
Other real estate owned		934
Customers' liability on acceptances outstanding		181
Other assets		6,942
Total Assets		307,119
LIABILITIES		
Demand deposits (IPC)		31,905
Time and savings deposits (IPC)		227,102
Deposits of U.S. Government		480
Deposits of States and municipalities		4,200
Certified and officers checks		4,289
Total Domestic Deposits	267,976	
Demand deposits	36,674	
Time and savings deposits	231,302	
Total Domestic and Foreign Deposits		267,976
Federal funds purchased, etc.		12,300
Acceptances executed and outstanding		182
Other liabilities		5,337
Total Liabilities		285,795
EQUITY CAPITAL		
Common stock		6,138
Surplus		13,712
Undivided profits		1,474
Total Equity Capital		21,324
Total Liabilities and Equity Capital		307,119

Parent company: Banco Nacional de Mexico, S.A.
Branch offices (7): Calexico, San Diego, San Jose (4), San Ysidro.

California Commerce Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	16,686
Interest on balances with banks	104
Income on Federal funds sold	1,444
Interest and dividends on investments	1,837
Trust department income	137
Other operating income	1,543
Total operating income	21,751

OPERATING EXPENSE

Salaries and employee benefits	4,656
Interest on deposits	10,431
Interest on Federal funds purchased and other borrowings	1,059
Occupancy and furniture and equipment expense	2,182
Provision for loan losses	475
Other operating expense	2,879
Total operating expense	21,682
NET OPERATING INCOME	69
Applicable income taxes	25
Income before extraordinary items	44
Extraordinary charges (credits)	
NET INCOME	44
NET CHANGE IN CAPITAL	44

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	5,199
(b) Stocks	4,388
(c) Real Estate Loans	2,717
(d) Other Loans	2,143
(e) Real Estate	967
(f) Savings and Loan, Other Thrift Deposits	270
(g) Miscellaneous	996
Time Deposits:	
(a) Own Bank	13,240
Demand Deposits:	
(a) Own Bank	159
Agency,Safekeeping,Custodian, and Escrow Investments	615
Advances or Overdrafts	2
Total Assets	30,696

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	5,679
(b) Personal Living Trusts	3,088
(c) Employee Benefit Trusts	13,010
Total Fiduciary Accounts	21,777
Agency,Safekeeping,Custodian, and Escrow Accounts	8,917
Due to Commercial Department, Advances or Overdrafts	2
Total Liabilities	30,696
Market value-Securities deposited with State Treasurer: Court	457
Market value-Securities deposited with State Treasurer: Private	329

California First Bank

Incorporated October 29, 1952

350 California St., San Francisco 94104 Tel: (415) 445-0200

Principal Officers: Masao Tsuyama, Chairman of the Board; Yasushi Sumiya, President; F. Seth Brown, Tetsuya Ikenaga, Ikkan Kitazawa, Claude B. McClanahan, Jr., Yoshiaki Shibusawa, Executive Vice Presidents; Shinji Mizuchi, Senior Vice President and Treasurer; A. Calhoun Jr., Secretary.

Directors: Thomas C. Barger, F. Seth Brown, Alexander D. Calhoun, Jr., George Curran, James R. Gibson, Tervo Hirokawa, Tetsuya Ikenaga, Jiro Ishizaka, Alden W. Johnson, Masashi Kawaguchi, Ikkan Kitazawa, Roger Manfred, Fumitoshi Miki, Shinji Mizuchi, Yoshiaki Shibusawa, Yasushi Sumiya, Takajiro Taira, Masao Tsuyama, Fred I. Wada, Yasushi Watanabe.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		261,482
U. S. Treasury securities		159,015
Obligations of U.S. Gov't agencies, etc.		155,711
Obligations of States and political subdivisions		147,659
Other bonds, notes, and debentures		12,562
Corporate stock		1,123
Loans (excluding unearned income)	2,775,123	
LESS: Reserve for possible loan losses	22,937	
Loans (net)		2,752,186
Direct lease financing		51,458
Bank premises, furniture and fixtures		126,044
Other real estate owned		4,889
Customers' liability on acceptances outstanding		35,556
Other assets		90,758
Total Assets		3,798,443

LIABILITIES

Demand deposits (IPC)		716,305
Time and savings deposits (IPC)		2,272,712
Deposits of U.S. Government		4,307
Deposits of States and municipalities		65,265
Deposits of foreign governments		1,521
Deposits of commercial banks		5,430
Certified and officers checks		37,615
Total Domestic Deposits	3,103,155	
Demand deposits	772,364	
Time and savings deposits	2,330,791	
Deposits in Foreign Offices		209,371
Total Domestic and Foreign Deposits		3,312,526
Federal funds purchased, etc.		67,718
Other liabilities for borrowed money		83,836
Mortgage indebtedness		24,603
Acceptances executed and outstanding		35,556
Other liabilities		43,312
Total Liabilities		3,567,551
Subordinated notes and debentures		9,930

EQUITY CAPITAL

Common stock	45,727
Surplus	135,383
Undivided profits	39,852
Total Equity Capital	220,962
Total Liabilities and Equity Capital	3,798,443

Parent company: The Bank of Tokyo, Ltd., Tokyo, Japan.

Subsidiaries: Bankers Commercial Corp., Cal First Properties, Inc.

Branch offices (116): Artesia, Bellflower, Beverly Hills, Borrego Springs, Chula Vista (2), Citrus Heights, Coronado, Costa Mesa, Cypress, Dana Point, Del Mar, El Cajon (2), El Segundo, Encinitas, Encino, Escondido, Fallbrook, Fremont, Fresno (2), Fullerton (2), Gardena (2), Hawthorne, Huntington Beach (2), Imperial Beach, Irvine (2), Laguna Hills, La Jolla (3), Lakewood, La Mesa, Lawndale, Lemon Grove, Lomita, Los Angeles (6), Manhattan Beach, Montebello, National City, Newport Beach (4), Norwalk, Oakland, Oceanside (2), Palo Alto, Panorama City, Placerville, Poway, Rancho Santa Fe, Rolling Hills Estates, Roseville, Sacramento, Salinas, San Clemente, San Diego (24), San Francisco (2), San Jose (2), San Juan Capistrano, San Mateo, Santa Ana, Santa Monica (2), Santee, Seal Beach, Spring Valley, Stockton, Sunnyvale, Torrance, Tustin, Vista, Walnut Creek, Westminster, Woodland Hills, Nassau, Bahamas; Agana, Guam; Saipan, Mariana Islands; Rota Island, Northern Marianas.

Place of business: San Diego.

Extensions of banking offices (2): El Cajon, San Francisco.

California First Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	383,668
Interest on balances with banks	11,389
Income on Federal funds sold	4,807
Interest and dividends on investments	54,303
Income from direct lease financing	3,765
Trust department income	6,649
Other operating income	23,138
Total operating income	487,719

OPERATING EXPENSE

Salaries and employee benefits	78,590
Interest on deposits	303,915
Interest on Federal funds purchased and other borrowings	26,735
Occupancy and furniture and equipment expense	22,234
Provision for loan losses	7,800
Other operating expense	34,052
Total operating expense	473,326
NET OPERATING INCOME	14,393
Applicable income taxes	-1,953
Income before extraordinary items	16,346
Net securities gains (losses)	-59
Extraordinary charges (credits)	
NET INCOME	16,287
Other increases (decreases) in capital	30,048
Cash dividends paid	6,536
NET CHANGE IN CAPITAL	39,799

California First Bank —Continued

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	166,225
(b) Stocks	272,741
(c) Real Estate Loans	40,867
(d) Other Loans	105,363
(e) Real Estate	66,562
(f) Savings and Loan, Other Thrift Deposits	25,812
(g) Miscellaneous	18,940
Time Deposits:	
(a) Own Bank	39,725
(b) Other Banks	53,822
Demand Deposits:	
(a) Own Bank	12,850
Corporate Investments	125,657
Agency,Safekeeping,Custodian, and Escrow Investments	129,269
Advances or Overdrafts	9,844
Total Assets	1,067,677

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	163,205
(b) Personal Living Trusts	321,488
(c) Employee Benefit Trusts	292,180
(d) Collective Investment Funds	243,270
(e) Less units of Collective Investment Funds	-245,083
Total Fiduciary Accounts	775,060
Corporate Accounts	149,673
Agency,Safekeeping,Custodian, and Escrow Accounts	133,100
Due to Commercial Department, Advances or Overdrafts	9,844
Total Liabilities	1,067,677
Market value-Securities deposited with State Treasurer: Court	762
Market value-Securities deposited with State Treasurer: Private	175

California Heritage Bank

Incorporated February 25, 1974

3737 Fifth Ave., San Diego 92103
Tel: (714) 299-9700

Principal Officers: John A. Sherman, President and Chief Executive Officer; Maria B. Perez, Vice President and Cashier.

Directors: John E. Brittain, Jr., Richard Crissman, Edward A. Forde,Robert Fredricks, Patt G. Moore, Gene Sally, William M. Shelton, John A. Sherma, William E. Steinwedell.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		3,051
U. S. Treasury securities		248
Obligations of U.S. Gov't agencies, etc.		1,450
Other bonds, notes, and debentures		5
Loans (excluding unearned income)	20,950	
LESS: Reserve for possible loan losses	93	
Loans (net)		20,857
Bank premises, furniture and fixtures		789
Other assets		713
Total Assets		27,113
LIABILITIES		
Demand deposits (IPC)		4,702
Time and savings deposits (IPC)		17,008
Deposits of U.S. Government		986
Deposits of States and municipalities		2,500
Certified and officers checks		357
Total Domestic Deposits	25,553	
Demand deposits	5,059	
Time and savings deposits	20,494	
Total Domestic and Foreign Deposits		25,553
Other liabilities		308
Total Liabilities		25,861
EQUITY CAPITAL		
Common stock		750
Surplus		750
Undivided profits		-248
Total Equity Capital		1,252
Total Liabilities and Equity Capital		27,113

Parent company: Mesa Bancorp.
Branch office: San Diego.

California Heritage Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,770
Income on Federal funds sold	28
Interest and dividends on investments	236
Other operating income	275
Total operating income	2,309
OPERATING EXPENSE	
Salaries and employee benefits	596
Interest on deposits	964
Interest on Federal funds purchased and other borrowings	42
Occupancy and furniture and equipment expense	295
Provision for loan losses	105
Other operating expense	348
Total operating expense	2,350
NET OPERATING INCOME	-41
Income before extraordinary items	-41
Extraordinary charges (credits)	
NET INCOME	-41
NET CHANGE IN CAPITAL	-41

California Korea Bank

Incorporated December 1, 1974

1133 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 482-5050**

Principal Officers: S.M. Hong, President; Chang Woo Lee, Executive Vice President; Young Kul Cho, Young Sam Hwang, Sang Bae Kim, Senior Vice Presidents; Thomas R. Hare, Vice President & Senior Loan Officer.

Directors: Louis P. Athas, Young Kul Cho, C.T. Chung, George H. Dieter, S.M. Hong, Se Pyo Hong, MARK Horlings, Kyu Baek Hwang, Young Sam Hwang, Chang Woo Lee, Hyun Gu Shin, Leo C. Song.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		25,713
U. S. Treasury securities		500
Obligations of States and political subdivisions		775
Federal funds sold, etc.		500
Loans (excluding unearned income)	73,245	
LESS: Reserve for possible loan losses	1,386	
Loans (net)		71,859
Bank premises, furniture and fixtures		3,621
Other assets		2,006
Total Assets		104,974
LIABILITIES		
Demand deposits (IPC)		17,814
Time and savings deposits (IPC)		58,082
Deposits of U.S. Government		749
Deposits of commercial banks		10,997
Certified and officers checks		2,706
Total Domestic Deposits	90,348	
Demand deposits	24,266	
Time and savings deposits	66,082	
Total Domestic and Foreign Deposits		90,348
Other liabilities for borrowed money		173
Other liabilities		1,274
Total Liabilities		91,795
EQUITY CAPITAL		
Common stock		5,000
Surplus		5,000
Undivided profits		3,179
Total Equity Capital		13,179
Total Liabilities and Equity Capital		104,974

Parent company: Korea Exchange Bank, Seoul, Korea.
Branch offices (4): Garden Grove, Los Angeles (2), San Francisco.

California Korea Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	10,899
Interest on balances with banks	2,698
Income on Federal funds sold	458
Interest and dividends on investments	117
Other operating income	892
Total operating income	15,064
OPERATING EXPENSE	
Salaries and employee benefits	2,332
Interest on deposits	6,670
Interest on Federal funds purchased and other borrowings	19
Occupancy and furniture and equipment expense	1,273
Provision for loan losses	826
Other operating expense	1,268
Total operating expense	12,388
NET OPERATING INCOME	2,676
Applicable income taxes	1,370
Income before extraordinary items	1,306
Extraordinary charges (credits)	
NET INCOME	1,306
NET CHANGE IN CAPITAL	1,308

California Overseas Bank

Established November 8, 1976

3701 Wilshire Blvd., Los Angeles 90010 Tel: (213) 736-9400

Principal Officers: Roberto S. Benedicto, Chairman of the Board; Rodolfo T. Arambulo, Vice Chairman; James J. McNally, President; Michael C. Allen, Vice President and Cashier; Zenaida Katigbak, Vice President and Comptroller; Solon C. Soteras, Vice President.

Directors: Rodolfo T. Arambulo, Roberto S. Benedicto, Miguel V. Gonzalez, James J. McNally, Dominador R. Pangilinan, Pag-Asa San Agustin, Thomas Y. Yasuda.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		25,406
U. S. Treasury securities		492
Obligations of U.S. Gov't agencies, etc.		6,419
Corporate stock		308
Federal funds sold, etc.		20,400
Loans (excluding unearned income)	66,741	
LESS: Reserve for possible loan losses	2,404	
Loans (net)		64,337
Direct lease financing		1,015
Bank premises, furniture and fixtures		5,971
Other real estate owned		546
Customers' liability on acceptances outstanding		445
Other assets		8,739
Total Assets		134,078

LIABILITIES

Demand deposits (IPC)		30,532
Time and savings deposits (IPC)		49,789
Deposits of U.S. Government		137
Deposits of States and municipalities		2,550
Deposits of commercial banks		18,185
Certified and officers checks		1,448
Total Domestic Deposits	102,641	
Demand deposits	32,753	
Time and savings deposits	69,888	
Deposits in Foreign Offices		7,929
Total Domestic and Foreign Deposits		110,570
Federal funds purchased, etc.		475
Mortgage indebtedness		1,717
Acceptances executed and outstanding		445
Other liabilities		1,350
Total Liabilities		114,557

EQUITY CAPITAL

Common stock	9,605
Surplus	24,448
Undivided profits	-14,532
Total Equity Capital	19,521
Total Liabilities and Equity Capital	134,078

Branch offices (7): Beverly Hills, Encino, Los Angeles (2), Marina Del Rey, Reseda, Agana, Guam.

California Overseas Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	13,355
Interest on balances with banks	922
Income on Federal funds sold	2,896
Interest and dividends on investments	2,402
Income from direct lease financing	222
Other operating income	1,035
Total operating income	20,832
OPERATING EXPENSE	
Salaries and employee benefits	4,593
Interest on deposits	11,231
Interest on Federal funds purchased and other borrowings	74
Occupancy and furniture and equipment expense	1,947
Provision for loan losses	4,325
Other operating expense	4,175
Total operating expense	26,345
NET OPERATING INCOME	-5,513
Income before extraordinary items	-5,513
Extraordinary charges (credits)	
NET INCOME	-5,513
Other increases (decreases) in capital	9,000
NET CHANGE IN CAPITAL	3,487

California Republic Bank

Incorporated December 19, 1952

1675 Chester Avenue, Bakersfield 93301 Tel: (805) 327-9111

Principal Officers: Jimmie Icardo, Chairman of the Board; Leo J. Pierucci, President and Chief Executive Officer; T. H. Shaffer, Executive Vice President; Thomas P. Bell, Vice President and Cashier; Kay Meek, Vice President/Personnel Director; Leroy Harmon, Vice President & Loan Administration; Tom Tedrow, Auditor

Directors: James S. Camp, Philip J. Cerro, Elmo Destefani, John L. Forney, Galen R. Greet, Robert L. Hoven, Jimmie Icardo, Leo J. Pierucci, Maurice St. Clair, James L. Stewart, Kurt F. Ullman, Eugene Winer

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		9,001
U. S. Treasury securities		3,706
Obligations of U.S. Gov't agencies, etc.		21,341
Obligations of States and political subdivisions		14,113
Federal funds sold, etc.		6,000
Loans (excluding unearned income)	74,794	
LESS: Reserve for possible loan losses	667	
Loans (net)		74,127
Bank premises, furniture and fixtures		5,485
Customers' liability on acceptances outstanding		290
Other assets		3,096
Total Assets		137,159
LIABILITIES		
Demand deposits (IPC)		37,892
Time and savings deposits (IPC)		76,560
Deposits of U.S. Government		966
Deposits of States and municipalities		7,594
Certified and officers checks		1,664
Total Domestic Deposits	124,676	
Demand deposits	40,732	
Time and savings deposits	83,944	
Total Domestic and Foreign Deposits		124,676
Federal funds purchased, etc.		707
Other liabilities for borrowed money		100
Mortgage indebtedness		264
Acceptances executed and outstanding		290
Other liabilities		2,243
Total Liabilities		128,280
Subordinated notes and debentures		750
EQUITY CAPITAL		
Common stock		1,145
Surplus		3,355
Undivided profits		3,629
Total Equity Capital		8,129
Total Liabilities and Equity Capital		137,159

Branch offices (17): Arvin, Bakersfield (6), California City, Frazier Park, Greenfield, Lancaster (2), Oildale, Quartz Hill (2), Rosedale, Tehachapi.

California Republic Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	9,545
Interest on balances with banks	62
Income on Federal funds sold	709
Interest and dividends on investments	3,980
Other operating income	1,591
Total operating income	15,887
OPERATING EXPENSE	
Salaries and employee benefits	3,178
Interest on deposits	7,001
Interest on Federal funds purchased and other borrowings	245
Occupancy and furniture and equipment expense	800
Provision for loan losses	240
Other operating expense	2,071
Total operating expense	13,535
NET OPERATING INCOME	2,352
Applicable income taxes	646
Income before extraordinary items	1,706
Extraordinary charges (credits)	
NET INCOME	1,706
Cash dividends paid	435
NET CHANGE IN CAPITAL	1,271

California Security Bank

Incorporated January 30, 1973

2490 Story Road, San Jose 95122 Tel: (408) 923-4100

Principal Officers: Ralph F. Boynton, President and Chief Executive Officer; John E. Field, Executive Vice President and Cashier; Everett B. Olson, Gary A. Stewart, Vice Presidents; Carmen M. Lopez, Corporate Secretary.

Directors: N.A. Abinante, Ralph E. Boynton, Joseph E. Chu, Stephen C.H. Lin, David W. Mariani, Tony Miranda, Edward Mock, Tony Pisciotta, Robert Serventi, Jose Zertuche.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,305
U. S. Treasury securities		341
Obligations of U.S. Gov't agencies, etc.		900
Federal funds sold, etc.		1,200
Loans (excluding unearned income)	7,843	
LESS: Reserve for possible loan losses	472	
Loans (net)		7,371
Bank premises, furniture and fixtures		68
Other assets		312
Total Assets		11,497

LIABILITIES

Demand deposits (IPC)		2,369
Time and savings deposits (IPC)		4,865
Deposits of U.S. Government		531
Deposits of States and municipalities		950
Deposits of commercial banks		900
Certified and officers checks		216
Total Domestic Deposits	9,831	
Demand deposits	2,816	
Time and savings deposits	7,015	
Total Domestic and Foreign Deposits		9,831
Federal funds purchased, etc.		105
Other liabilities for borrowed money		40
Other liabilities		107
Total Liabilities		10,083

EQUITY CAPITAL

Common stock	1,253
Undivided profits	161
Total Equity Capital	1,414
Total Liabilities and Equity Capital	11,497

California Security Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,227
Income on Federal funds sold	232
Interest and dividends on investments	173
Other operating income	137
Total operating income	1,769
OPERATING EXPENSE	
Salaries and employee benefits	412
Interest on deposits	680
Interest on Federal funds purchased and other borrowings	8
Occupancy and furniture and equipment expense	73
Provision for loan losses	85
Other operating expense	259
Total operating expense	1,517
NET OPERATING INCOME	252
Applicable income taxes	25
Income before extraordinary items	227
Extraordinary charges (credits)	
NET INCOME	227
NET CHANGE IN CAPITAL	227

California Valley Bank

Incorporated September 29, 1977

1315 Van Ness Avenue, Fresno 93721 Tel: (209) 441-7300

Principal Officers: Fred Busch, Chairman of the Board & President;Robert J. Longatti, Vice President & Senior Loan Officer; John R. Giberson, Vice President, Cashier, Treasurer & Assistant Secretary.

Directors: Leonard H. Beechinor, Fred Busch, Michael Giffen, Robert C. Gill, Robert C. McInturf, Hugh R. Macklin, Kendall L. Manock, Samuel T. Reeves, Russell G. Smith, J. M. Telford, Frank R. Telles, John L. Woolf.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,499
U. S. Treasury securities		262
Obligations of U.S. Gov't agencies, etc.		4,265
Obligations of States and political subdivisions		4,053
Corporate stock		56
Trading account securities		1,090
Loans (excluding unearned income)	39,226	
LESS: Reserve for possible loan losses	282	
Loans (net)		38,944
Direct lease financing		220
Bank premises, furniture and fixtures		1,365
Other assets		4,561
Total Assets		57,315

LIABILITIES

Demand deposits (IPC)		8,997
Time and savings deposits (IPC)		30,993
Deposits of States and municipalities		3,044
Certified and officers checks		292
Total Domestic Deposits	43,326	
Demand deposits	9,532	
Time and savings deposits	33,794	
Total Domestic and Foreign Deposits		43,326
Federal funds purchased, etc.		4,073
Other liabilities		3,806
Total Liabilities		51,205

EQUITY CAPITAL

Common stock	3,467
Surplus	1,124
Undivided profits	1,652
Reserve for contingencies, etc.	-133
Total Equity Capital	6,110
Total Liabilities and Equity Capital	57,315

Subsidiary: California Valley Securities Corporation.
Branch offices (3): Sacramento, Visalia, Woodland.

California Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	4,827
Interest on balances with banks	807
Income on Federal funds sold	232
Interest and dividends on investments	673
Other operating income	114
Total operating income	6,653
OPERATING EXPENSE	
Salaries and employee benefits	1,034
Interest on deposits	3,734
Interest on Federal funds purchased and other borrowings	457
Occupancy and furniture and equipment expense	249
Provision for loan losses	135
Other operating expense	542
Total operating expense	6,151
NET OPERATING INCOME	502
Applicable income taxes	88
Income before extraordinary items	414
Extraordinary charges (credits)	
NET INCOME	414
Other increases (decreases) in capital	109
NET CHANGE IN CAPITAL	523

Camarillo Community Bank

Incorporated August 25, 1978

1150 Paseo Camarillo, Camarillo 93010 Tel: (805) 484-0534

Principal Officers: Robert E. Means, President; Claudia Wyre, Vice President & Cashier; Monty C. Moore, Vice President; Betty Gatlin, Assistant Vice President.

Directors: Charles C. Cooley, George V. Erickson, Edward A. Hoffer, Bobby Fukutomi, William L. Mason, Robert E. Means, Robert E. Nunn, Gene Randall, Charles B. Warner.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,398
Obligations of U.S. Gov't agencies, etc.		600
Federal funds sold, etc.		1,300
Loans (excluding unearned income)	10,843	
LESS: Reserve for possible loan losses	62	
Loans (net)		10,781
Bank premises, furniture and fixtures		634
Other assets		235
Total Assets		14,948

LIABILITIES

Demand deposits (IPC)		4,728
Time and savings deposits (IPC)		8,152
Deposits of U.S. Government		28
Deposits of States and municipalities		501
Certified and officers checks		221
Total Domestic Deposits	13,630	
Demand deposits	5,207	
Time and savings deposits	8,423	
Total Domestic and Foreign Deposits		13,630
Other liabilities		124
Total Liabilities		13,754

EQUITY CAPITAL

Common stock	750
Surplus	500
Undivided profits	-56
Total Equity Capital	1,194
Total Liabilities and Equity Capital	14,948

Camarillo Community Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,370
Income on Federal funds sold	228
Interest and dividends on investments	81
Other operating income	150
Total operating income	1,829
OPERATING EXPENSE	
Salaries and employee benefits	360
Interest on deposits	811
Occupancy and furniture and equipment expense	145
Provision for loan losses	59
Other operating expense	340
Total operating expense	1,715
NET OPERATING INCOME	114
Applicable income taxes	13
Income before extraordinary items	101
Extraordinary charges (credits)	
NET INCOME	101
Other increases (decreases) in capital	4
NET CHANGE IN CAPITAL	105

Capital Bank

Incorporated March 26, 1979

11101 La Reina Avenuel, Downey 90241 Tel: (213) 923-4526

Principal Officers: Evert V. Almas, Chairman of the Board; Terry Luft, President & Chief Executive Officer; Louise Dean, Vice President and Cashier.

Directors: Evert V. Almas, Robert Anderson, Walter Clubb, J. Donald Fisher, Robert V. Logan, Terry Luft, Robert Reed, Dr. Kay Toma, Charles R. Weldon.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,273
U. S. Treasury securities		1,004
Obligations of U.S. Gov't agencies, etc.		2,500
Obligations of States and political subdivisions		5,276
Federal funds sold, etc.		1,300
Loans (excluding unearned income)	38,276	
LESS: Reserve for possible loan losses	264	
Loans (net)		38,012
Bank premises, furniture and fixtures		2,324
Other assets		1,394
Total Assets		57,083

LIABILITIES

Demand deposits (IPC)		17,078
Time and savings deposits (IPC)		28,374
Deposits of U.S. Government		54
Deposits of States and municipalities		4,887
Certified and officers checks		314
Total Domestic Deposits	50,707	
Demand deposits	17,452	
Time and savings deposits	33,255	
Total Domestic and Foreign Deposits		50,707
Other liabilities for borrowed money		580
Other liabilities		1,044
Total Liabilities		52,331

EQUITY CAPITAL

Common stock		1,375
Surplus		2,997
Undivided profits		380
Total Equity Capital		4,752
Total Liabilities and Equity Capital		57,083

Branch Offices (3): Cerritos, Compton, La Palma.

Capital Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	5,686
Income on Federal funds sold	345
Interest and dividends on investments	681
Other operating income	363
Total operating income	7,075

OPERATING EXPENSE

Salaries and employee benefits	1,327
Interest on deposits	3,446
Interest on Federal funds purchased and other borrowings	57
Occupancy and furniture and equipment expense	321
Provision for loan losses	60
Other operating expense	841
Total operating expense	6,052
NET OPERATING INCOME	1,023
Applicable income taxes	280
Income before extraordinary items	743
Extraordinary charges (credits)	
NET INCOME	743
Cash dividends paid	29
NET CHANGE IN CAPITAL	714

Capitol Bank of Commerce

Incorporated December 31, 1975

300 Capitol Mall, Sacramento 95814 Tel: (916) 441-2333

Principal Officers: Edward L. Lammerding, Chairman of the Board; George J. Macko, President; James G. Updegraff, Special Assistant to the Chairman; Paul F. Hart, First Vice President; Charles P. Morgan, Senior Vice President; Twila Smith, Vice President and Cashier; Penny Tyler, Vice President and Secretary; Gerald G. Gomez, Vice President and Trust Officer; James M. McGann, Vice President and Controller.

Directors: Carlton Z. Adams, M.D., Carroll E. Brock, Charles C. Chatfield, William H. Collard, Morton L. Friedman, John E. Kipp, Jr., Edward L. Lammerding, Frank C. Ramos, Tom Takehara, Forest L. Taylor, Howard M. Turner.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,754
U. S. Treasury securities		5,213
Obligations of U.S. Gov't agencies, etc.		5,850
Obligations of States and political subdivisions		8,211
Other bonds, notes, and debentures		500
Corporate stock		101
Trading account securities		4,489
Federal funds sold, etc.		3,200
Loans (excluding unearned income)	107,795	
LESS: Reserve for possible loan losses	871	
Loans (net)		106,924
Direct lease financing		3,716
Bank premises, furniture and fixtures		2,023
Other real estate owned		5,109
Other assets		7,122
Total Assets		158,212

LIABILITIES

Demand deposits (IPC)		23,152
Time and savings deposits (IPC)		75,063
Deposits of U.S. Government		16,754
Deposits of States and municipalities		10,158
Deposits of commercial banks		1,000
Certified and officers checks		837
Total Domestic Deposits	126,964	
Demand deposits	23,993	
Time and savings deposits	102,971	
Total Domestic and Foreign Deposits		126,964
Federal funds purchased, etc.		7,343
Other liabilities for borrowed money		11,704
Mortgage indebtedness		424
Other liabilities		3,408
Total Liabilities		149,843

EQUITY CAPITAL

Common stock		2,692
Surplus		2,749
Undivided profits		2,928
Total Equity Capital		8,369
Total Liabilities and Equity Capital		158,212

Subsidiaries: Commerce Corporation, Commerce Leasing Company, Commerce Mortgage Company, Commerce Realty, Inc.
Extension of banking office: Sacramento.

Capitol Bank of Commerce —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	15,588
Income on Federal funds sold	182
Interest and dividends on investments	2,302
Income from direct lease financing	277
Trust department income	91
Other operating income	256
Total operating income	18,696

OPERATING EXPENSE

Salaries and employee benefits	1,343
Interest on deposits	12,216
Interest on Federal funds purchased and other borrowings	818
Occupancy and furniture and equipment expense	234
Provision for loan losses	550
Other operating expense	1,246
Total operating expense	16,407
NET OPERATING INCOME	2,289
Applicable income taxes	784
Income before extraordinary items	1,505
Net securities gains (losses)	48
Extraordinary charges (credits)	
NET INCOME	1,553
Other increases (decreases) in capital	165
Cash dividends paid	517
NET CHANGE IN CAPITAL	1,201

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	1,600
(b) Stocks	4,386
(c) Real Estate Loans	2,405
(d) Other Loans	393
(e) Real Estate	464
(g) Miscellaneous	5
Time Deposits:	
(a) Own Bank	7,045
(b) Other Banks	50
Demand Deposits:	
(a) Own Bank	1
Agency,Safekeeping,Custodian, and Escrow Investments	36,958
Total Assets	53,307

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	967
(b) Personal Living Trusts	5,881
(c) Employee Benefit Trusts	8,980
Total Fiduciary Accounts	15,828
Agency,Safekeeping,Custodian, and Escrow Accounts	37,479
Total Liabilities	53,307
Market value-Securities deposited with State Treasurer: Court	431
Market value-Securities deposited with State Treasurer: Private	269

Cathay Bank

Incorporated August 22, 1961

777 N. Broadway, Los Angeles 90012 **Tel: (213) 625-4700**

Principal Officers: Gerald T. Deal, Chairman of the Board; George T.M. Ching, President; Wilbur K. Woo, Executive Vice President and Secretary; William Michaelson, Senior Vice President; Millie W. Joe, Vice President and Cashier; Edward Kuo, James Lin, Roland C. Lowe, Kenneth Stangl, Anthony Tang, Tommy Ung, Vice Presidents.

Directors: Ralph Roy Buon-Cristiani, Kelly L. Chan, Calvin C. Chang, Dunson Cheng, George T.M. Ching, Gerald T. Deal, Wing K. Fat, Tin Y. Kwong, M.D., John R. MacFaden, Joseph C.H. Poon, Wilbur K. Woo.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		23,357
U. S. Trearury securities		2,869
Obligations of U.S. Gov't agencies, etc.		2,101
Obligations of States and political subdivisions		23,596
Federal funds sold, etc		6,450
Loans (excluding unearned income)	105,440	
LESS: Reserve for possible loan losses	1,109	
Loans (net)		104,331
Bank premises, furniture and fixtures		4,755
Other real estate owned		967
Customers' liability on acceptances outstanding		270
Other assets		2,202
Total Assets		170,898

LIABILITIES

Demand deposits (IPC)		20,081
Time and savings deposits (IPC)		128,260
Deposits of U.S. Government		46
Deposits of States and municipalities		2,800
Deposits of foreign governments		5
Deposits of commercial banks		442
Certified and officers checks		2,667
Total Domestic Deposits	154,301	
Demand deposits	23,241	
Time and savings deposits	131,060	
Total Domestic and Foreign Deposits		154,301
Federal funds purchased, etc.		603
Mortgage indebtedness		133
Acceptances executed and outstanding		270
Other liabilities		2,656
Total Liabilities		157,963

EQUITY CAPITAL

Common stock	2,419
Surplus	7,310
Undivided profits	3,206
Total Equity Capital	12,935
Total Liabilities and Equity Capital	170,898

Branch office: Monterey Park.

Cathay Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(in thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	13,711
Interest on balances with banks	486
Income on Federal funds sold	2,461
Interest and dividends on investments	1,824
Other operating income	527
Total operating income	19,009
OPERATING EXPENSE	
Salaries and employee benefits	2,962
Interest on deposits	12,817
Interest on Federal funds purchased and other borrowings	163
Occupancy and furniture and equipment expense	664
Provision for loan losses	420
Other operating expense	1,053
Total operating expense	18,079
NET OPERATING INCOME	930
Applicable income taxes	-127
Income before extraordinary items	1,057
Extraordinary charges (credits)	
NET INCOME	1,057
Other increases (decreases) in capital	2,501
Cash dividends paid	689
NET CHANGE IN CAPITAL	2,869

Centennial Bank

Incorporated June 15, 1976

987 'B' Street, Hayward 94541 Tel: (415) 886-1976

Principal Officers: Robert E. Rose, Chairman of the Board and Chief Executive Officer; Patricia J. Bugee, President; Shirley Silver, Vice President and Cashier; Stephanie A. Powell, Assistant Vice President and Senior Loan Officer; Rebecca Holowich, Controller.

Directors: Betty K. Annable, Patricia Bugee, David M. DeVoe, Louis C. Frank, Edward E. Martins, Ronald L. Meissner, Leonard A. Perillo, Robert E. Rose, Albert Shiells, Joseph M. Tanner, Daniel P. Teves, Jr.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,055
U. S. Treasury securities		501
Obligations of U.S. Gov't agencies, etc.		1,648
Obligations of States and political subdivisions		3,146
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	20,001	
LESS: Reserve for possible loan losses	182	
Loans (net)		19,819
Bank premises, furniture and fixtures		2,018
Other real estate owned		3
Other assets		467
Total Assets		30,657

LIABILITIES

Demand deposits (IPC)		9,192
Time and savings deposits (IPC)		13,588
Deposits of U.S. Government		18
Deposits of States and municipalities		2,579
Certified and officers checks		591
Total Domestic Deposits	25,968	
Demand deposits	10,319	
Time and savings deposits	15,649	
Total Domestic and Foreign Deposits		25,968
Federal funds purchased, etc.		523
Mortgage indebtedness		391
Other liabilities		696
Total Liabilities		27,578

EQUITY CAPITAL

Common stock		1,102
Surplus		1,271
Undivided profits		706
Total Equity Capital		3,079
Total Liabilities and Equity Capital		30,657

Branch offices (2): Castro Valley, San Leandro.

Centennial Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,750
Interest on balances with banks	60
Income on Federal funds sold	286
Interest and dividends on investments	554
Other operating income	180
Total operating income	3,830

OPERATING EXPENSE

Salaries and employee benefits	1,000
Interest on deposits	1,486
Interest on Federal funds purchased and other borrowings	32
Occupancy and furniture and equipment expense	287
Provision for loan losses	220
Other operating expense	692
Total operating expense	3,717
NET OPERATING INCOME	113
Applicable income taxes	12
Income before extraordinary items	101
Extraordinary charges (credits)	
NET INCOME	101
NET CHANGE IN CAPITAL	101

Center State Bank

Incorporated July 26, 1960

901 H St., Modesto 95354 **Tel: (209) 529-9300**

Principal Officers: Gerald Jorgensen, Chairman of the Board and Vice President; Robert H. Miller, President; David G. Machado, Cashier; Barbara Hodges, Auditor.

Directors: Marvin den Dulk, Roland Dooley, Ples Due, Oscar Genasci, Gerald Jorgensen, Jerald N. Jorgensen, Sidney Smith.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,447
U. S. Treasury securities		2,300
Obligations of U.S. Gov't agencies, etc.		300
Obligations of States and political subdivisions		7,705
Loans (excluding unearned income)	41,450	
LESS: Reserve for possible loan losses	418	
Loans (net)		41,032
Bank premises, furniture and fixtures		2,791
Other real estate owned		148
Other assets		3,222
Total Assets		59,945
LIABILITIES		
Demand deposits (IPC)		11,468
Time and savings deposits (IPC)		36,644
Deposits of U.S. Government		1
Deposits of States and municipalities		4,771
Certified and officers checks		423
Total Domestic Deposits	53,307	
Demand deposits	12,151	
Time and savings deposits	41,156	
Total Domestic and Foreign Deposits		53,307
Federal funds purchased, etc.		2,000
Other liabilities		399
Total Liabilities		55,706
Subordinated notes and debentures		500
EQUITY CAPITAL		
Common stock		524
Surplus		3,313
Undivided profits		-98
Total Equity Capital		3,739
Total Liabilities and Equity Capital		59,945

Branch offices (5): Empire, Escalon, Modesto, Ripon, Salida.

Center State Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	6,468
Income on Federal funds sold	38
Interest and dividends on investments	763
Other operating income	280
Total operating income	7,549
OPERATING EXPENSE	
Salaries and employee benefits	1,141
Interest on deposits	3,980
Interest on Federal funds purchased and other borrowings	180
Occupancy and furniture and equipment expense	211
Other operating expense	816
Total operating expense	6,328
NET OPERATING INCOME	1,221
Applicable income taxes	238
Income before extraordinary items	983
Extraordinary charges (credits)	-122
NET INCOME	861
Other increases (decreases) in capital	168
Cash dividends paid	609
NET CHANGE IN CAPITAL	420

Central Bank

Established August, 1941

301 20th Street, Oakland 94612 Tel: (415) 834-1100

Principal Officers: Michael G. Rafton, Chairman of the Board and President; George G. Padis, Robert W. Scofield, Thomas C. Warren, Donald E. Weyant, First Senior Vice Presidents; Gerald R. Taylor, Senior Vice President & Chief Financial Officer; Richard J. Powell, Vice President and Controller; Grace H. Foster, Vice President & Corporate Secretary

Directors: Edward W. Boeger, John D. Carlisle, George Christopher, Richard F. Davis, Grace H. Foster, Jack O. Fries, James K. Herbert, Ernest M. King, George Koregelos, Spiro D. Mellis, George G. Padis, Michael G. Rafton, Robert W. Scofield.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		54,685
U. S. Treasury securities		48,339
Obligations of U.S. Gov't agencies, etc.		17,772
Obligations of States and political subdivisions		43,884
Other bonds, notes, and debentures		899
Corporate stock		352
Loans (excluding unearned income)	522,393	
LESS: Reserve for possible loan losses	6,683	
Loans (net)		515,710
Direct lease financing		141,674
Bank premises, furniture and fixtures		24,687
Other real estate owned		700
Other assets		29,369
Total Assets		878,071
LIABILITIES		
Demand deposits (IPC)		163,919
Time and savings deposits (IPC)		490,134
Deposits of U.S. Government		2,031
Deposits of States and municipalities		69,526
Deposits of commercial banks		38,425
Certified and officers checks		30,308
Total Domestic Deposits	794,343	
Demand deposits	200,619	
Time and savings deposits	593,724	
Total Domestic and Foreign Deposits		794,343
Federal funds purchased, etc.		16,130
Other liabilities for borrowed money		861
Mortgage indebtedness		3,647
Other liabilities		9,215
Total Liabilities		824,196
Subordinated notes and debentures		2,392
EQUITY CAPITAL		
Common stock		10,476
Surplus		14,565
Undivided profits		26,442
Total Equity Capital		51,483
Total Liabilities and Equity Capital		878,071

Parent company: Central Banking System, Inc.
Subsidiary: Cenval Leasing Corporation
Branch offices (55): Antioch, Berkeley, Beverly Hills, Burlingame, Carson, Citrus Heights, Clovis, Concord, Dublin, El Cerrito, Escalon, Esparto, Fresno (4), Gridley, Hughson, Livermore Long Beach, Los Angeles, Manteca, Modesto (2), Newark, Novato, Oakland (2), Oakley, Orinda, Oroville (2), Paradise, Parlier, Pinedale, Pleasanton, Richmond (2), Sacramento (2), San Francisco (2), San Jose, San Leandro, San Mateo (3),South Lake Tahoe (2), Stockton (2), Truckee, Walnut Creek, Waterford, Woodland.
ATM facilities (2): Livermore, Oakland.
Places of business (4): Dublino, Glendale, Oakland, San Francisco.
Extension of banking office: Oakland.

Central Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	75,557
Interest on balances with banks	1,773
Income on Federal funds sold	267
Interest and dividends on investments	10,806
Income from direct lease financing	24,489
Trust department income	384
Other operating income	10,641
Total operating income	123,917

OPERATING EXPENSE

Salaries and employee benefits	27,487
Interest on deposits	60,538
Interest on Federal funds purchased and other borrowings	2,907
Occupancy and furniture and equipment expense	8,264
Provision for loan losses	2,935
Other operating expense	16,252
Total operating expense	118,383
NET OPERATING INCOME	5,534
Applicable income taxes	-1,733
Income before extraordinary items	7,267
Net securities gains (losses)	1
Extraordinary charges (credits)	
NET INCOME	7,268
Cash dividends paid	1,216
NET CHANGE IN CAPITAL	6,052

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	5,363
(b) Stocks	36,564
(c) Real Estate Loans	8,765
(d) Other Loans	4,279
(e) Real Estate	6,239
(f) Savings and Loan, Other Thrift Deposits	9,533
(g) Miscellaneous	8,884
Time Deposits:	
(a) Own Bank	9,098
(b) Other Banks	2,028
Demand Deposits:	
(a) Own Bank	388
Corporate Investments	1,547
Agency,Safekeeping,Custodian, and Escrow Investments	5,126
Advances or Overdrafts	18
Total Assets	97,832

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	7,300
(b) Personal Living Trusts	6,128
(c) Employee Benefit Trusts	77,379
Total Fiduciary Accounts	90,807
Corporate Accounts	1,770
Agency,Safekeeping,Custodian, and Escrow Accounts	5,237
Due to Commercial Department, Advances or Overdrafts	18
Total Liabilities	97,832
Market value-Securities deposited with State Treasurer: Court	365
Market value-Securities deposited with State Treasurer: Private	135

Central Bank of Glendale

Incorporated June 23, 1972

411 North Central Ave., Glendale 91203 Tel: (213) 507-1770

Principal Officers: Robert W. Stevenson, Chairman of the Board; Donald A. McWilliam, President and Chief Executive Officer; Richard A. Palmer, Senior Vice President; Elizabeth L. Hawley, Vice President and Cashier; Marlene M. Hamilton, Vice President & Corporate Secretary.

Directors: Eric A. Ashton, John C. Hedlund, John J. Lytle, Donald A. McWilliam, Robert W. Stevenson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,510
U. S. Treasury securities		634
Obligations of U.S. Gov't agencies, etc.		2,700
Federal funds sold, etc.		5,375
Loans (excluding unearned income)	25,941	
LESS: Reserve for possible loan losses	358	
Loans (net)		25,583
Bank premises, furniture and fixtures		2,648
Other assets		2,117
Total Assets		40,567

LIABILITIES

Demand deposits (IPC)		10,622
Time and savings deposits (IPC)		19,283
Deposits of States and municipalities		2,438
Certified and officers checks		725
Total Domestic Deposits	33,068	
Demand deposits	11,617	
Time and savings deposits	21,451	
Total Domestic and Foreign Deposits		33,068
Federal funds purchased, etc.		1,000
Mortgage indebtedness		777
Other liabilities		1,198
Total Liabilities		36,043

EQUITY CAPITAL

Common stock	1,119
Surplus	1,898
Undivided profits	1,507
Total Equity Capital	4,524
Total Liabilities and Equity Capital	40,567

Subsidiary: CB Mortgage Corporation, CBG, Inc.
Branch offices (2): Glendale, La Crescenta.

Central Bank of Glendale —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	4,381
Interest on balances with banks	92
Income on Federal funds sold	858
Interest and dividends on investments	394
Other operating income	390
Total operating income	6,115
OPERATING EXPENSE	
Salaries and employee benefits	1,409
Interest on deposits	1,976
Interest on Federal funds purchased and other borrowings	43
Occupancy and furniture and equipment expense	397
Provision for loan losses	173
Other operating expense	909
Total operating expense	4,907
NET OPERATING INCOME	1,208
Applicable income taxes	597
Income before extraordinary items	611
Extraordinary charges (credits)	
NET INCOME	611
Other increases (decreases) in capital	542
NET CHANGE IN CAPITAL	1,153

Central Sierra Bank

Incorporated March 3, 1981

373 W. St. Charles, San Andreas 95249 Tel: (209) 754-1883

Principal Officers: Clarence E. Hartley, Chairman of the Board and President; David A. Shockney, Vice President and Cashier; Charles D. Connor, Vice President and Manager.

Directors: Dan B. Brock, Glen C. Croshaw, Wilbur W. Fullaway, Harrison Gibbs, Clarence E. Hartley, Richard Q. Palmer, Mike Thein, Athalia Turner, Forrest Turner, Jr., Rex C. Vollbrecht.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		886
U. S. Treasury securities		2,515
Obligations of U.S. Gov't agencies, etc.		665
Federal funds sold, etc.		325
Loans (excluding unearned income)	2,784	
LESS: Reserve for possible loan losses	2	
Loans (net)		2,782
Bank premises, furniture and fixtures		405
Other assets		144
Total Assets		7,722
LIABILITIES		
Demand deposits (IPC)		769
Time and savings deposits (IPC)		2,371
Deposits of U.S. Government		5
Deposits of States and municipalities		1,200
Certified and officers checks		89
Total Domestic Deposits	4,434	
Demand deposits	863	
Time and savings deposits	3,571	
Total Domestic and Foreign Deposits		4,434
Federal funds purchased, etc.		722
Other liabilities		55
Total Liabilities		5,211
EQUITY CAPITAL		
Common stock		2,593
Undivided profits		-82
Total Equity Capital		2,511
Total Liabilities and Equity Capital		7,722

Branch Office: Angels Camp

Central Sierra Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	5
Income on Federal funds sold	23
Interest and dividends on investments	31
Other operating income	1
Total operating income	60
OPERATING EXPENSE	
Salaries and employee benefits	46
Interest on deposits	10
Interest on Federal funds purchased and other borrowings	2
Occupancy and furniture and equipment expense	9
Other operating expense	49
Total operating expense	116
NET OPERATING INCOME	-56
Income before extraordinary items	-56
Net securities gains (losses)	60
Extraordinary charges (credits)	
NET INCOME	4
Other increases (decreases) in capital	2,508
NET CHANGE IN CAPITAL	2,512

Century Bank

Incorporated January 30, 1961

6420 Wilshire Blvd., Los Angeles 90048 Tel: (213) 651-2363

Principal Officers: Basilio Estanislao, Chairman of the Board; P.O. Domingo, Vice Chairman and Chief Executive Officer; John H. Griffith, President and Chief Operating Officer; Albert C. Lowe, Executive Vice President; Larry Agle, Senior Vice President & Chief Financial Officer; T.A. Hardin, Senior Vice President and Loan Administrator; John Morrow, Senior Vice President.

Directors: Alfredo F. Buenaventura, Roman Cruz, Jr., P.O. Dominguez, Basilio Estanislao, John H. Griffith, Raymon L. Hanssen, Placidio L. Mapa, Jr., Gilberto Teodoro, Cesar Zalamea.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		20,272
Obligations of U.S. Gov't agencies, etc.		500
Obligations of States and political subdivisions		2,513
Federal funds sold, etc.		4,500
Loans (excluding unearned income)	60,494	
LESS: Reserve for possible loan losses	571	
Loans (net)		59,923
Direct lease financing		2,805
Bank premises, furniture and fixtures		2,276
Other real estate owned		253
Other assets		2,328
Total Assets		95,370
LIABILITIES		
Demand deposits (IPC)		42,244
Time and savings deposits (IPC)		39,914
Deposits of States and municipalities		4,400
Deposits of commercial banks		500
Certified and officers checks		1,272
Total Domestic Deposits	88,330	
Demand deposits	43,516	
Time and savings deposits	44,814	
Total Domestic and Foreign Deposits		88,330
Other liabilities for borrowed money		574
Other liabilities		1,063
Total Liabilities		89,967
EQUITY CAPITAL		
Common stock		2,058
Surplus		2,639
Undivided profits		706
Total Equity Capital		5,403
Total Liabilities and Equity Capital		95,370

Parent company: Century Holding Corporation.
Branch offices (12): Culver City, Hayward, Los Angeles (3), Merced, Modesto (2), Stockton (3), Turlock.

Century Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	10,275
Interest on balances with banks	1,064
Income on Federal funds sold	1,063
Interest and dividends on investments	202
Other operating income	759
Total operating income	13,363
OPERATING EXPENSE	
Salaries and employee benefits	3,793
Interest on deposits	4,774
Interest on Federal funds purchased and other borrowings	53
Occupancy and furniture and equipment expense	1,264
Provision for loan losses	900
Other operating expense	2,391
Total operating expense	13,175
NET OPERATING INCOME	188
Applicable income taxes	28
Income before extraordinary items	160
Extraordinary charges (credits)	
NET INCOME	160
NET CHANGE IN CAPITAL	160

Cerritos Valley Bank

Incorporated September 29, 1969

13400 San Antonio Dr., Norwalk 90650 **Tel: (213) 868-3221**

Principal Officers: Michael T. Harabedian, Chairman of the Board; James C. Howat, President; Allen E. Seeber, Vice President, Credit Administration; Janice E Turley, Vice President & Cashier.

Directors: William Ashby, Samuel A. Cabraloff, Charles Douty, Robert Einstein, Michael T. Harabedian, James C. Howat, Garo V. Minassian, Walter T. Mullikin, M.D., JoAnn Piano, Wolf H. Stern, Gonzalo (Jack) Veyna, Frank Vicencia.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,009
U. S. Treasury securities		301
Obligations of U.S. Gov't agencies, etc.		4,320
Obligations of States and political subdivisions		4,132
Other bonds, notes, and debentures		358
Loans (excluding unearned income)	28,188	
LESS: Reserve for possible loan losses	194	
Loans (net)		27,994
Bank premises, furniture and fixtures		1,977
Other real estate owned		668
Other assets		878
Total Assets		42,637
LIABILITIES		
Demand deposits (IPC)		10,978
Time and savings deposits (IPC)		19,396
Deposits of U.S. Government		263
Deposits of States and municipalities		5,435
Certified and officers checks		733
Total Domestic Deposits	36,805	
Demand deposits	11,974	
Time and savings deposits	24,831	
Total Domestic and Foreign Deposits		36,805
Federal funds purchased, etc.		185
Mortgage indebtedness		1,326
Other liabilities		717
Total Liabilities		39,033
EQUITY CAPITAL		
Common stock		3,478
Undivided profits		126
Total Equity Capital		3,604
Total Liabilities and Equity Capital		42,637

Branch offices (2): Anaheim, Artesia.

Cerritos Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	4,785
Income on Federal funds sold	56
Interest and dividends on investments	734
Other operating income	608
Total operating income	6,183
OPERATING EXPENSE	
Salaries and employee benefits	1,296
Interest on deposits	2,455
Interest on Federal funds purchased and other borrowings	107
Occupancy and furniture and equipment expense	553
Provision for loan losses	175
Other operating expense	1,135
Total operating expense	5,721
NET OPERATING INCOME	462
Applicable income taxes	86
Income before extraordinary items	376
Extraordinary charges (credits)	
NET INCOME	376
Other increases (decreases) in capital	1
NET CHANGE IN CAPITAL	377

Charter Pacific Bank

Established June 1, 1981

29200 Agoura Road, Agoura 91301 **Tel: (213) 991-8512**

Principal Officers: David Lafaille, Chairman of the Board, Allen R. Blum, President & Chief Executive Officer; Edward Kozlowsky, Executive Vice President, Eugene R. Volkerding, Vice President, Cashier; James W. Lane, Vice President; Kathleen R. Mallers, Assistant Vice President and Assistant Cashier.

Directors: Peter K. Althouse, Keith M. Berry, Allen R. Blum, Barbara R. Dale, Edward Kozlowsky, David Lafaille, Sharon L. Riddle, Anthony A. Vicar, Diana R. Warren, Allen G. Woskow.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		837
U. S. Treasury securities		483
Federal funds sold, etc.		2,480
Loans (excluding unearned income)	8,773	
LESS: Reserve for possible loan losses	43	
Loans (net)		8,730
Bank premises, furniture and fixtures		345
Other assets		127
Total Assets		13,002

LIABILITIES

Demand deposits (IPC)		2,126
Time and savings deposits (IPC)		7,114
Deposits of U.S. Government		2
Deposits of foreign governments		700
Certified and officers checks		179
Total Domestic Deposits	10,121	
Demand deposits	2,307	
Time and savings deposits	7,814	
Total Domestic and Foreign Deposits		10,121
Mortgage indebtedness		297
Other liabilities		145
Total Liabilities		10,563

EQUITY CAPITAL

Common stock	1,500
Surplus	1,019
Undivided profits	-40
Reserve for contingencies, etc.	-40
Total Equity Capital	2,439
Total Liabilities and Equity Capital	13,002

Charter Pacific Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	296
Income on Federal funds sold	271
Other operating income	18
Total operating income	585
OPERATING EXPENSE	
Salaries and employee benefits	190
Interest on deposits	111
Interest on Federal funds purchased and other borrowings	35
Occupancy and furniture and equipment expense	53
Provision for loan losses	26
Other operating expense	147
Total operating expense	562
NET OPERATING INCOME	23
Income before extraordinary items	23
Extraordinary charges (credits)	
NET INCOME	23
Other increases (decreases) in capital	2,281
NET CHANGE IN CAPITAL	2,304

Chino Valley Bank

Incorporated December 26, 1973

12808 Central Ave., Chino 91710 Tel: (714) 627-7316

Principal Officers: John Cavallucci, President; S.J. Smeding, Executive Vice President; Vincent Breitenberger, Executive Vice President and Senior Loan Officer; J.S. Cooper, Vice President & Cashier; Robert C. Littlejohn, Senior Vice President, Loan Administration; Karl Zalazowski, Controller.

Directors: George A. Borba, John A. Borba, John Cavallucci, Paul E. Cortez, Ronald O. Kruse, John J. LoPorto, Charles M. Magistro, John Vander Schaaf.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		6,992
U. S. Treasury securities		3,496
Obligations of U.S. Gov't agencies, etc.		7,271
Obligations of States and political subdivisions		5,446
Federal funds sold, etc.		9,100
Loans (excluding unearned income)	52,947	
LESS: Reserve for possible loan losses	621	
Loans (net)		52,326
Bank premises, furniture and fixtures		3,500
Other real estate owned		726
Other assets		1,369
Total Assets		90,226

LIABILITIES

Demand deposits (IPC)		25,007
Time and savings deposits (IPC)		44,785
Deposits of U.S. Government		118
Deposits of States and municipalities		6,330
Deposits of commercial banks		1,200
Certified and officers checks		1,300
Total Domestic Deposits	78,740	
Demand deposits	26,425	
Time and savings deposits	52,315	
Total Domestic and Foreign Deposits		78,740
Federal funds purchased, etc.		2,132
Other liabilities for borrowed money		807
Mortgage indebtedness		629
Other liabilities		1,335
Total Liabilities		83,643

EQUITY CAPITAL

Common stock		1,475
Surplus		3,136
Undivided profits		1,972
Total Equity Capital		6,583
Total Liabilities and Equity Capital		90,226

Parent company: CVB Financial Corporation.
Branch offices(4): Chino, Corona, Ontario, Upland.

Chino Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	7,203
Income on Federal funds sold	244
Interest and dividends on investments	1,798
Other operating income	1,116
Total operating income	10,361
OPERATING EXPENSE	
Salaries and employee benefits	2,104
Interest on deposits	4,037
Interest on Federal funds purchased and other borrowings	196
Occupancy and furniture and equipment expense	533
Provision for loan losses	207
Other operating expense	1,287
Total operating expense	8,364
NET OPERATING INCOME	1,997
Applicable income taxes	777
Income before extraordinary items	1,220
Net securities gains (losses)	2
Extraordinary charges (credits)	
NET INCOME	1,222
Other increases (decreases) in capital	-75
Cash dividends paid	447
NET CHANGE IN CAPITAL	700

Citizens Bank of Costa Mesa

Incorporated June 29, 1972

2970 Harbor Blvd. Costa Mesa 92626 **Tel: (714) 979-4200**

Principal Officers: Bertren I. Smith, Chairman of the Board; Paige V. Simpson, President; John W. Walsh, Senior Vice President and Chief Administrative Officer; Kenneth W. Fowler, Senior Vice President, Marketing; Kenneth L. Donahue, Vice President & Cashier; Robert Ucciferri, Vice President & Loan Administrator.

Directors: Charles Cringle, Kenneth W. Fowler, Roy E. June, Robert H. Olander, James D. Ray, Paige V. Simpson, Bertren I. Smith.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		4,273
U. S. Treasury securities		200
Obligations of U.S. Gov't agencies, etc.		1,561
Obligations of States and political subdivisions		5,092
Loans (excluding unearned income)	45,416	
LESS: Reserve for possible loan losses	260	
Loans (net)		45,156
Bank premises, furniture and fixtures		3,361
Other assets		1,479
Total Assets		61,122
LIABILITIES		
Demand deposits (IPC)		15,109
Time and savings deposits (IPC)		36,915
Deposits of U.S. Government		49
Deposits of States and municipalities		1,075
Certified and officers checks		1,505
Total Domestic Deposits	54,653	
Demand deposits	16,756	
Time and savings deposits	37,897	
Total Domestic and Foreign Deposits		54,653
Other liabilities for borrowed money		425
Other liabilities		494
Total Liabilities		55,572
EQUITY CAPITAL		
Common stock		3,764
Undivided profits		1,786
Total Equity Capital		5,550
Total Liabilities and Equity Capital		61,122

Subsidiary: Bank of Costa Mesa Properties, Inc.
Branch offices (2): Brea, Costa Mesa.

Citizens Bank of Costa Mesa —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	6,722
Income on Federal funds sold	190
Interest and dividends on investments	454
Other operating income	606
Total operating income	7,972
OPERATING EXPENSE	
Salaries and employee benefits	1,628
Interest on deposits	4,043
Interest on Federal funds purchased and other borrowings	68
Occupancy and furniture and equipment expense	410
Provision for loan losses	282
Other operating expense	729
Total operating expense	7,160
NET OPERATING INCOME	812
Applicable income taxes	122
Income before extraordinary items	690
Extraordinary charges (credits)	
NET INCOME	690
Other increases (decreases) in capital	52
NET CHANGE IN CAPITAL	742

Citizens Bank of Roseville

Incorporated April 25, 1930

1625 Douglas Boulevard, Roseville 95678 Tel: (916) 782-5561

Principal Officers: Albert G. Wolf, Jr., Chairman of the Board; Robert H. Royer, President; Ralph D. Metzger, Chief Executive Officer; Frances Nelson, Vice President and Treasurer.

Directors: James D. Garbolino, Robert W. Howe, Ronald R. Huskinson, Robert H. Johnson, Earl W. Nichols, Jr., Robert H. Royer, Albert G. Wolf, Jr.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,195
U. S. Treasury securities		1,498
Obligations of U.S. Gov't agencies, etc.		2,003
Obligations of States and political subdivisions		2,560
Loans (excluding unearned income)	26,603	
LESS: Reserve for possible loan losses	184	
Loans (net)		26,419
Bank premises, furniture and fixtures		1,436
Other real estate owned		596
Other assets		543
Total Assets		37,250
LIABILITIES		
Demand deposits (IPC)		6,169
Time and savings deposits (IPC)		23,270
Deposits of U.S. Government		8
Deposits of States and municipalities		1,521
Certified and officers checks		762
Total Domestic Deposits	31,730	
Demand deposits	7,057	
Time and savings deposits	24,673	
Total Domestic and Foreign Deposits		31,730
Federal funds purchased, etc.		1,903
Other liabilities for borrowed money		97
Mortgage indebtedness		126
Other liabilities		458
Total Liabilities		34,314
EQUITY CAPITAL		
Common stock		386
Surplus		1,869
Undivided profits		681
Total Equity Capital		2,936
Total Liabilities and Equity Capital		37,250

Branch offices (2): Roseville (2).
Extension of banking office: Roseville.

Citizens Bank of Roseville —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,444
Income on Federal funds sold	202
Interest and dividends on investments	486
Other operating income	857
Total operating income	4,989
OPERATING EXPENSE	
Salaries and employee benefits	998
Interest on deposits	2,495
Interest on Federal funds purchased and other borrowings	118
Occupancy and furniture and equipment expense	294
Provision for loan losses	657
Other operating expense	553
Total operating expense	5,115
NET OPERATING INCOME	-126
Applicable income taxes	-84
Income before extraordinary items	-42
Net securities gains (losses)	-4
Extraordinary charges (credits)	
NET INCOME	-46
Cash dividends paid	28
NET CHANGE IN CAPITAL	-74

Citizens Commercial Trust and Savings Bank of Pasadena

Incorporated September 26, 1912

225 E. Colorado Blvd., Pasadena 91101 Tel: (213) 796-3000

Principal Officers: Robert V. Hubbard, Chairman of the Board; Robert V. Hubbard, Jr., Senior Vice Chairman of the Board; Robert G. Weidig, Vice Chairman of the Board & Secretary; Roy L. Coats, President; Vernon F. Coss, Executive Vice President & Trust Officer; Louella F. Shireman, Ass & Auditor; William P. Stafford, Senior Vice President; Donald A. Milner, Vice President, Cashier.

Directors: Fitch M. Behr, Hewes A. Bell, Houghton W. Bragg, Roy L. Coats, Robert V. Hubbard, Robert V. Hubbard, Jr., Joseph Messler, James A. Schlinger, William J. Symes, Robert G. Weidig.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		7,315
U. S. Treasury securities		3,471
Obligations of U.S. Gov't agencies, etc.		2,054
Obligations of States and political subdivisions		1,664
Other bonds, notes, and debentures		1,206
Federal funds sold, etc.		1,965
Loans (excluding unearned income)	21,525	
LESS: Reserve for possible loan losses	148	
Loans (net)		21,377
Bank premises, furniture and fixtures		1,624
Other real estate owned		145
Other assets		1,535
Total Assets		42,356
LIABILITIES		
Demand deposits (IPC)		14,161
Time and savings deposits (IPC)		23,122
Deposits of U.S. Government		1
Deposits of States and municipalities		219
Certified and officers checks		983
Total Domestic Deposits	38,486	
Demand deposits	15,164	
Time and savings deposits	23,322	
Total Domestic and Foreign Deposits		38,486
Other liabilities		183
Total Liabilities		38,669
EQUITY CAPITAL		
Common stock		900
Surplus		568
Undivided profits		2,219
Total Equity Capital		3,687
Total Liabilities and Equity Capital		42,356

Branch Offices (2): La Canada, Pasadena.

Citizens Commercial Trust and Savings Bank of Pasadena —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,952
Interest on balances with banks	514
Income on Federal funds sold	185
Interest and dividends on investments	734
Trust department income	562
Other operating income	839
Total operating income	5,786
OPERATING EXPENSE	
Salaries and employee benefits	1,546
Interest on deposits	1,780
Interest on Federal funds purchased and other borrowings	66
Occupancy and furniture and equipment expense	595
Provision for loan losses	47
Other operating expense	707
Total operating expense	4,741
NET OPERATING INCOME	1,045
Applicable income taxes	271
Income before extraordinary items	774
Extraordinary charges (credits)	
NET INCOME	774
Other increases (decreases) in capital	-230
Cash dividends paid	99
NET CHANGE IN CAPITAL	445

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS	
Investments:	
(a) Bonds	43,705
(b) Stocks	43,573
(c) Real Estate Loans	5,104
(d) Other Loans	5,034
(e) Real Estate	5,163
(f) Savings and Loan, Other Thrift Deposits	5,027
(g) Miscellaneous	3,353
Time Deposits:	
(a) Own Bank	7,411
(b) Other Banks	3,455
Demand Deposits:	
(a) Own Bank	1,301
Agency,Safekeeping,Custodian, and Escrow Investments	106,871
Total Assets	229,997
LIABILITIES	
Fiduciary Accounts:	
(a) Court Trusts	15,597
(b) Personal Living Trusts	30,329
(c) Employee Benefit Trusts	70,823
Total Fiduciary Accounts	116,749
Agency,Safekeeping,Custodian, and Escrow Accounts	113,248
Total Liabilities	229,997
Market value-Securities deposited with State Treasurer: Court	520
Market value-Securities deposited with State Treasurer: Private	126

Citizens State Bank of Santa Paula

Incorporated October 14, 1929

948 E. Main St., Santa Paula 93060 Tel: (805) 525-4413

Principal Officers: Thomas M. Riley, Chairman of the Board; Joseph C. Nesbitt, President; Wesley F. Cullins, E. Floyd Griffin, J.W. Spain, Vice Presidents; Betty L. Wright, Assistant Vice President & Cashier; Wanda C. Samples, Assistant Cashier and Operations Officer; Harry Baller, Auditor; Mattie L. Brown, Secretary.

Directors: Antonio Diaz, Samuel R. Edwards, Sanger C. Hedrick, Paul A. Morris, Joseph C. Nesbitt, Thomas M. Riley, James M. Sharp, Douglas Shively, Kathryn S. Stokes.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,141
U. S. Treasury securities		1,446
Obligations of U.S. Gov't agencies, etc.		2,600
Obligations of States and political subdivisions		2,363
Corporate stock		30
Federal funds sold, etc.		8,200
Loans (excluding unearned income)	14,499	
LESS: Reserve for possible loan losses	163	
Loans (net)		14,336
Bank premises, furniture and fixtures		215
Other assets		491
Total Assets		31,822

LIABILITIES

Demand deposits (IPC)		5,232
Time and savings deposits (IPC)		20,355
Deposits of U.S. Government		23
Deposits of States and municipalities		1,392
Certified and officers checks		528
Total Domestic Deposits	27,530	
Demand deposits	5,860	
Time and savings deposits	21,670	
Total Domestic and Foreign Deposits		27,530
Federal funds purchased, etc.		1,329
Other liabilities		366
Total Liabilities		29,225

EQUITY CAPITAL

Common stock	210
Surplus	790
Undivided profits	1,597
Total Equity Capital	2,597
Total Liabilities and Equity Capital	31,822

Branch office: Santa Paula.

Citizens State Bank of Santa Paula —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,867
Interest on balances with banks	79
Income on Federal funds sold	1,179
Interest and dividends on investments	509
Other operating income	130
Total operating income	3,764
OPERATING EXPENSE	
Salaries and employee benefits	657
Interest on deposits	1,969
Interest on Federal funds purchased and other borrowings	131
Occupancy and furniture and equipment expense	69
Provision for loan losses	31
Other operating expense	241
Total operating expense	3,098
NET OPERATING INCOME	666
Applicable income taxes	265
Income before extraordinary items	401
Extraordinary charges (credits)	
NET INCOME	401
Cash dividends paid	112
NET CHANGE IN CAPITAL	289

Citizens Western Bank

Incorporated May 3, 1976

1606 Grand Avenue, San Diego 92109 Tel: (714) 275-0911

Principal Officers: John J. McCloskey, Chairman of the Board & Chief Executive Officer; Raymond T. Johnson, President; Kenneth R. Kurtz, Vice Chairman, Secretary, and Cashier.

Directors: Moto Asakawa, Bernice M. Gibson, Raymond T. Johnson, Kenneth R. Kurtz, Art S. Leitch, John J. McCloskey, Alan R. Perry.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,953
U. S. Treasury securities		200
Federal funds sold, etc.		5,700
Loans (excluding unearned income)	17,860	
LESS: Reserve for possible loan losses	129	
Loans (net)		17,731
Bank premises, furniture and fixtures		2,603
Other real estate owned		79
Other assets		708
Total Assets		29,974
LIABILITIES		
Demand deposits (IPC)		7,683
Time and savings deposits (IPC)		17,224
Certified and officers checks		581
Total Domestic Deposits	25,488	
Demand deposits	8,264	
Time and savings deposits	17,224	
Total Domestic and Foreign Deposits		25,488
Other liabilities for borrowed money°		125
Mortgage indebtedness		126
Other liabilities		542
Total Liabilities		26,281
EQUITY CAPITAL		
Common stock		2,839
Undivided profits		854
Total Equity Capital		3,693
Total Liabilities and Equity Capital		29,974

Extension of banking office: San Diego.

Citizens Western Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,160
Income on Federal funds sold	718
Interest and dividends on investments	29
Other operating income	167
Total operating income	4,074
OPERATING EXPENSE	
Salaries and employee benefits	930
Interest on deposits	1,698
Interest on Federal funds purchased and other borrowings	15
Occupancy and furniture and equipment expense	251
Provision for loan losses	38
Other operating expense	622
Total operating expense	3,554
NET OPERATING INCOME	520
Applicable income taxes	241
Income before extraordinary items	279
Extraordinary charges (credits)	
NET INCOME	279
Other increases (decreases) in capital	36
NET CHANGE IN CAPITAL	315

Citrus State Bank

Incorporated December 29, 1978

925 West Badillo St., Covina 91722 Tel: (213) 967-2411

Principal Officers: Thomas A. Bishop, President & Chief Executive Officer; Joseph A. Geiselman, Senior Vice President & Senior Loan Officer; John A. Riebennacht, Vice President & Cashier.

Directors: Donald R. Baker, M.D., Rodney Baker, Thomas A. Bishop, Clifton C. Booth, Angelo J. Brutocao, Doyle J. Davis, D.D.S., Ronald C. Mowry, James R. Mulligan, Rosemary Tucker.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,278
U. S. Treasury securities		613
Obligations of U.S. Gov't agencies, etc.		3,737
Federal funds sold, etc.		1,900
Loans (excluding unearned income)	19,179	
LESS: Reserve for possible loan losses	83	
Loans (net)		19,096
Direct lease financing		988
Bank premises, furniture and fixtures		1,718
Other real estate owned		180
Other assets		484
Total Assets		30,994

LIABILITIES

Demand deposits (IPC)		9,549
Time and savings deposits (IPC)		17,576
Deposits of U.S. Government		59
Certified and officers checks		355
Total Domestic Deposits	27,539	
Demand deposits	9,963	
Time and savings deposits	17,576	
Total Domestic and Foreign Deposits		27,539
Federal funds purchased, etc.		444
Mortgage indebtedness		99
Other liabilities		392
Total Liabilities		28,474

EQUITY CAPITAL

Common stock	1,400
Surplus	728
Undivided profits	392
Total Equity Capital	2,520
Total Liabilities and Equity Capital	30,994

Branch office: West Covina.

Citrus State Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,044
Interest on balances with banks	18
Income on Federal funds sold	313
Interest and dividends on investments	428
Income from direct lease financing	7
Other operating income	149
Total operating income	2,959
OPERATING EXPENSE	
Salaries and employee benefits	588
Interest on deposits	1,371
Occupancy and furniture and equipment expense	162
Provision for loan losses	86
Other operating expense	492
Total operating expense	2,699
NET OPERATING INCOME	260
Applicable income taxes	42
Income before extraordinary items	218
Extraordinary charges (credits)	
NET INCOME	218
Other increases (decreases) in capital	14
NET CHANGE IN CAPITAL	232

City Commerce Bank

Established September 11, 1978

915 State Street, Santa Barbara 93102 Tel: (805) 963-5871

Principal Officers: Edwin B. Mack, President; R. T. Hinderleider, Senior Vice President & Cashier; Walter E. Zeni, Vice President; Timothy A. Marme, Assistant Vice President.

Directors: Dick Berti, Dr. William J. Blythe, Dr. Vernon Cheadle, Larry Crandell, Dr. Robert Hartzman, Jerry Harwin, Harry Heron, R.T. Hinderleider, Carl Lindros, Edwin B. Mack, Willard W. McEwen, Jr., C. Brian O'Gorman, Harold Oreskes, Syble R. Roberts.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,037
Obligations of U.S. Gov't agencies, etc.		1,999
Obligations of States and political subdivisions		1,539
Federal funds sold, etc.		800
Loans (excluding unearned income)	14,683	
LESS: Reserve for possible loan losses	116	
Loans (net)		14,567
Bank premises, furniture and fixtures		857
Other real estate owned		120
Other assets		651
Total Assets		22,570
LIABILITIES		
Demand deposits (IPC)		4,504
Time and savings deposits (IPC)		12,152
Deposits of States and municipalities		1,800
Certified and officers checks		365
Total Domestic Deposits	18,821	
Demand deposits	4,869	
Time and savings deposits	13,952	
Total Domestic and Foreign Deposits		18,821
Federal funds purchased, etc.		1,097
Other liabilities for borrowed money		267
Other liabilities		375
Total Liabilities		20,560
EQUITY CAPITAL		
Common stock		984
Surplus		461
Undivided profits		565
Total Equity Capital		2,010
Total Liabilities and Equity Capital		22,570

Branch office: Santa Barbara.

City Commerce Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,478
Interest on balances with banks	19
Income on Federal funds sold	210
Interest and dividends on investments	220
Other operating income	166
Total operating income	3,093
OPERATING EXPENSE	
Salaries and employee benefits	516
Interest on deposits	1,405
Interest on Federal funds purchased and other borrowings	58
Occupancy and furniture and equipment expense	190
Provision for loan losses	70
Other operating expense	402
Total operating expense	2,641
NET OPERATING INCOME	452
Applicable income taxes	123
Income before extraordinary items	329
Net securities gains (losses)	-58
Extraordinary charges (credits)	
NET INCOME	271
NET CHANGE IN CAPITAL	271

Clovis Community Bank

Incorporated May 17, 1979

430 Pollasky Ave., Clovis 93612
Tel: (209) 298-1775

Principal Officers: Donald H. Bruegman, President; Viola Wilson, Vice President & Cashier; C. E. Rigsbee, Vice President.

Directors: Donald H. Bruegman, David E. Cook, Einar Cook, Sidney B. Cox, Daniel N. Cunningham, Larry D. Grossi, Douglas S. McDonald, Wanda Lee Rogers, Yoshito Takahashi, Joseph B. Weirick.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		827
Obligations of U.S. Gov't agencies, etc.		8,715
Obligations of States and political subdivisions		382
Other bonds, notes, and debentures		200
Federal funds sold, etc.		600
Loans (excluding unearned income)	5,797	
LESS: Reserve for possible loan losses	59	
Loans (net)		5,738
Bank premises, furniture and fixtures		536
Other assets		816
Total Assets		17,814
LIABILITIES		
Demand deposits (IPC)		3,069
Time and savings deposits (IPC)		7,939
Deposits of States and municipalities		2,100
Certified and officers checks		404
Total Domestic Deposits	13,512	
Demand deposits	3,473	
Time and savings deposits	10,039	
Total Domestic and Foreign Deposits		13,512
Federal funds purchased, etc.		1,404
Mortgage indebtedness		178
Other liabilities		449
Total Liabilities		15,543
EQUITY CAPITAL		
Common stock		2,200
Undivided profits		71
Total Equity Capital		2,271
Total Liabilities and Equity Capital		17,814

Clovis Community Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,070
Income on Federal funds sold	245
Interest and dividends on investments	576
Other operating income	101
Total operating income	1,992
OPERATING EXPENSE	
Salaries and employee benefits	349
Interest on deposits	744
Occupancy and furniture and equipment expense	90
Provision for loan losses	88
Other operating expense	383
Total operating expense	1,654
NET OPERATING INCOME	338
Applicable income taxes	125
Income before extraordinary items	213
Extraordinary charges (credits)	
NET INCOME	213
NET CHANGE IN CAPITAL	213

Coast Bank

Incorporated March 17, 1951

5354 East Second St., Long Beach 90803 Tel: (213) 434-3401

Principal Officers: James S. Brown, Chairman of the Board; Lowell Hallock, Vice Chairman of the Board; Joseph A. Rotheram, President and Chief Executive Officer; E. Rex McClellan, Vice President and Cashier.

Directors: James S. Brown, Lowell Hallock, Ray D. Innocenti, Joseph A. Rotheram, Robert P. Wade.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		3,393
U. S. Treasury securities		500
Obligations of U.S. Gov't agencies, etc.		2,800
Obligations of States and political subdivisions		2,061
Federal funds sold, etc.		5,500
Loans (excluding unearned income)	24,769	
LESS: Reserve for possible loan losses	280	
Loans (net)		24,489
Bank premises, furniture and fixtures		2,448
Other real estate owned		462
Other assets		837
Total Assets		42,490
LIABILITIES		
Demand deposits (IPC)		17,548
Time and savings deposits (IPC)		15,827
Deposits of U.S. Government		102
Deposits of States and municipalities		3,050
Certified and officers checks		570
Total Domestic Deposits	37,097	
Demand deposits	18,220	
Time and savings deposits	18,877	
Total Domestic and Foreign Deposits		37,097
Federal funds purchased, etc.		435
Mortgage indebtedness		1,552
Other liabilities		501
Total Liabilities		39,585
EQUITY CAPITAL		
Common stock		642
Surplus		3,133
Undivided profits		-870
Total Equity Capital		2,905
Total Liabilities and Equity Capital		42,490

Parent company: BSD Bancorp, Inc.
Branch offices (2): Garden Grove, Santa Ana.
Extension of banking office: Long Beach.

Coast Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,490
Income on Federal funds sold	35
Interest and dividends on investments	462
Other operating income	627
Total operating income	4,614
OPERATING EXPENSE	
Salaries and employee benefits	1,317
Interest on deposits	1,883
Interest on Federal funds purchased and other borrowings	253
Occupancy and furniture and equipment expense	252
Provision for loan losses	185
Other operating expense	1,017
Total operating expense	4,907
NET OPERATING INCOME	-293
Applicable income taxes	-162
Income before extraordinary items	-131
Extraordinary charges (credits)	
NET INCOME	-131
NET CHANGE IN CAPITAL	-131

Coast Commercial Bank

Incorporated May 31, 1981

701 Front Street, Santa Cruz 95060 Tel: (408) 429-8944

Principal Officers: Harvey J. Nickelson, President and Chief Executive Officer; Ralph C. Boyer, Vice President and Chief Financial Officer; David V. Heald, Vice President and Senior Loan Officer.

Directors: Richard Alderson, Douglas D. Austin, John C. Burroughs, Charles L. Canfield, Bud Cummings, Ronald M. Israel, M.D., Mike McElroy, Malcolm D. Moore, Harvey J. Nickelson, Gus J.F. Norton, Thomas E. Starr, James C. Thompson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		170
U. S. Treasury securities		468
Obligations of U.S. Gov't agencies, etc.		500
Federal funds sold, etc.		1,800
Loans (excluding unearned income)	3,147	
LESS: Reserve for possible loan losses	1	
Loans (net)		3,146
Bank premises, furniture and fixtures		241
Other assets		165
Total Assets		6,490

LIABILITIES

Demand deposits (IPC)		1,952
Time and savings deposits (IPC)		1,054
Deposits of U.S. Government		4
Certified and officers checks		27
Total Domestic Deposits	3,037	
Demand deposits	1,983	
Time and savings deposits	1,054	
Total Domestic and Foreign Deposits		3,037
Mortgage indebtedness		16
Other liabilities		50
Total Liabilities		3,103

EQUITY CAPITAL

Common stock	1,920
Surplus	1,485
Undivided profits	-18
Total Equity Capital	3,387
Total Liabilities and Equity Capital	6,490

CommerceBank

Established February 1, 1979

4525 MacArthur Blvd., Newport Beach 92660 **Tel: (714) 540-6961**

Principal Officers: David T. Blankenhorn, Vice Chairman of Board and Chief Executive Officer; Lance C. Blue, President; George R. Ochsner, Executive Vice President; Robert Cabrera, Senior Vice President and Chief Financial Officer.

Directors: David T. Blankenhorn, Lance C. Blue, William E. Langston, George R. Ochsner, Jay L. Reed, John Martin Shea, Timothy L. Strader, Anthony M. Vitti.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		6,834
U. S. Treasury securities		89
Obligations of U.S. Gov't agencies, etc.		2,098
Federal funds sold, etc.		9,180
Loans (excluding unearned income)	49,639	
LESS: Reserve for possible loan losses	705	
Loans (net)		48,934
Direct lease financing		21
Bank premises, furniture and fixtures		1,384
Other real estate owned		859
Other assets		1,365
Total Assets		70,764

LIABILITIES

Demand deposits (IPC)		18,938
Time and savings deposits (IPC)		38,997
Deposits of U.S. Government		118
Deposits of States and municipalities		1,800
Deposits of commercial banks		1,219
Certified and officers checks		516
Total Domestic Deposits	61,588	
Demand deposits	19,572	
Time and savings deposits	42,016	
Total Domestic and Foreign Deposits		61,588
Federal funds purchased, etc.		1,215
Other liabilities		1,044
Total Liabilities		63,847

EQUITY CAPITAL

Common stock	5,973
Undivided profits	944
Total Equity Capital	6,917
Total Liabilities and Equity Capital	70,764

Branch office: Buena Park.

CommerceBank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	5,897
Interest on balances with banks	378
Income on Federal funds sold	901
Interest and dividends on investments	188
Other operating income	131
Total operating income	7,495

OPERATING EXPENSE

Salaries and employee benefits	1,220
Interest on deposits	3,110
Interest on Federal funds purchased and other borrowings	33
Occupancy and furniture and equipment expense	549
Provision for loan losses	565
Other operating expense	944
Total operating expense	6,421
NET OPERATING INCOME	1,074
Applicable income taxes	536
Income before extraordinary items	538
Extraordinary charges (credits)	
NET INCOME	538
Other increases (decreases) in capital	2,850
NET CHANGE IN CAPITAL	3,388

The Commercial Bank of California

Incorporated June 27, 1973

9255 Sunset Boulevard, Los Angeles 90069 Tel: (213) 273-3120

Principal Officers: James M. Judge, President; William R. Miller, Senior Vice President; Mark Stasinis, Senior Vice President and Manager; Stewart Isbell, Vice President and Manager.

Directors: Henry Bushkin, John W. Carson, James M. Judge, Herb Kaufman, Anne Kopelson, Arnold Kopelson, Marvin Landau, Michael Miller, Richard Ransier, Ralph Smith, Leon Stern.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,966
U. S. Treasury securities		400
Obligations of U.S. Gov't agencies, etc.		1,600
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	28,862	
LESS: Reserve for possible loan losses	270	
Loans (net)		28,592
Direct lease financing		194
Bank premises, furniture and fixtures		1,321
Other real estate owned		363
Other assets		1,184
Total Assets		39,620

LIABILITIES

Demand deposits (IPC)		12,316
Time and savings deposits (IPC)		21,988
Deposits of U.S. Government		126
Deposits of States and municipalities		100
Certified and officers checks		686
Total Domestic Deposits	35,216	
Demand deposits	13,128	
Time and savings deposits	22,088	
Total Domestic and Foreign Deposits		35,216
Federal funds purchased, etc.		1,848
Other liabilities		460
Total Liabilities		37,524

EQUITY CAPITAL

Common stock	536
Surplus	1,450
Undivided profits	110
Total Equity Capital	2,096
Total Liabilities and Equity Capital	39,620

Subsidiary: CBC Investments, Inc.
Branch Office: Hawaiian Gardens

The Commercial Bank of California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,860
Interest on balances with banks	186
Income on Federal funds sold	632
Interest and dividends on investments	176
Income from direct lease financing	46
Other operating income	371
Total operating income	5,271
OPERATING EXPENSE	
Salaries and employee benefits	1,073
Interest on deposits	2,073
Occupancy and furniture and equipment expense	436
Provision for loan losses	272
Other operating expense	756
Total operating expense	4,610
NET OPERATING INCOME	661
Applicable income taxes	317
Income before extraordinary items	344
Extraordinary charges (credits)	
NET INCOME	344
NET CHANGE IN CAPITAL	344

Commercial Bank of San Francisco

Incorporated November 1, 1973

333 Pine St., San Francisco 94104 Tel: (415) 956-0333

Principal Officers: William A. Myer, Chairman of the Board, President and Chief Executive Officer; A. Dean Abercrombie, I.J. Coffey, Anthony D. Costa, John F. Smith, Senior Vice Presidents; Carol D. Nielsen, Vice President and Cashier; William S. Franz, Controller; Sheila Baker, Internal Auditor.

Directors: Richard Elwood, William D. Evers, Wilson Fong, Howard N. Goldsmith, Roy R. Heimburger, Bartlett A. Jackson, Harry R. Kraatz, William A. Meyer, William C. Sarsfield, David A. Schoenstadt, W. Douglass Smith.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,221
U. S. Treasury securities		5,941
Federal funds sold, etc.		2,450
Loans (excluding unearned income)	33,586	
LESS: Reserve for possible loan losses	411	
Loans (net)		33,175
Direct lease financing		413
Bank premises, furniture and fixtures		749
Other real estate owned		699
Investments in unconsolidated subsidiaries		10
Other assets		1,370
Total Assets		47,028
LIABILITIES		
Demand deposits (IPC)		8,555
Time and savings deposits (IPC)		26,419
Deposits of U.S. Government		110
Deposits of States and municipalities		4,100
Deposits of foreign governments		4
Deposits of commercial banks		400
Certified and officers checks		498
Total Domestic Deposits	40,086	
Demand deposits	9,067	
Time and savings deposits	31,019	
Total Domestic and Foreign Deposits		40,086
Federal funds purchased, etc.		3,215
Other liabilities		686
Total Liabilities		43,987
EQUITY CAPITAL		
Common stock		1,646
Surplus		1,677
Undivided profits		-282
Total Equity Capital		3,041
Total Liabilities and Equity Capital		47,028

Subsidiary: Commercial Messenger Service, Inc.

Commercial Bank of San Francisco —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	6,229
Interest on balances with banks	59
Income on Federal funds sold	442
Interest and dividends on investments	525
Income from direct lease financing	69
Other operating income	197
Total operating income	7,521
OPERATING EXPENSE	
Salaries and employee benefits	1,429
Interest on deposits	4,185
Interest on Federal funds purchased and other borrowings	222
Occupancy and furniture and equipment expense	265
Provision for loan losses	111
Other operating expense	1,713
Total operating expense	7,925
NET OPERATING INCOME	-404
Applicable income taxes	-133
Income before extraordinary items	-271
Extraordinary charges (credits)	
NET INCOME	-271
Other increases (decreases) in capital	161
NET CHANGE IN CAPITAL	-110

Commonwealth Bank

Incorporated January 6, 1975

3900 West El Segundo Blvd., Hawthorne 90250 **Tel: (213) 973-8888**

Principal Officers: Berrien E. Moore, Chairman of the Board and Chief Executive Officer; J.E. Candelaria, Jr., President; Richard Matern, Max Dombrosky, Rein VeerKamp, Senior Vice Presidents; James D. McCool, Vice President-Cashier; Herb Cohen, Vice President & Chief Financial Officer.

Directors: M. Virginia Birk, J. E. Candelaria, Jr., Marjorie D. Lundgren, Kenneth G. Marapese, Berrien E. Moore, Jack Prince, Basil N. Spirtos.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		10,229
U. S. Treasury securities		220
Obligations of U.S. Gov't agencies, etc.		1,960
Obligations of States and political subdivisions		26
Other bonds, notes, and debentures		60
Federal funds sold, etc.		6,020
Loans (excluding unearned income)	51,651	
LESS: Reserve for possible loan losses	579	
Loans (net)		51,072
Direct lease financing		2,247
Bank premises, furniture and fixtures		2,214
Other real estate owned		706
Other assets		4,617
Total Assets		79,371

LIABILITIES

Demand deposits (IPC)		19,383
Time and savings deposits (IPC)		30,459
Deposits of U.S. Government		35
Deposits of States and municipalities		16,620
Deposits of commercial banks		169
Certified and officers checks		1,402
Total Domestic Deposits	68,068	
Demand deposits	20,989	
Time and savings deposits	47,079	
Total Domestic and Foreign Deposits		68,068
Mortgage indebtedness		77
Other liabilities		2,500
Total Liabilities		70,645
Subordinated notes and debentures		950

EQUITY CAPITAL

Common stock	2,871
Surplus	3,880
Undivided profits	1,025
Total Equity Capital	7,776
Total Liabilities and Equity Capital	79,371

Subsidiary: Commonwealth Thrift & Loan.
Branch offices (5): Cathedral City, Palm Desert, San Diego (2), Torrance.
Extension of banking offices (2): Hawthorne, Torrance.

Commonwealth Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	10,950
Interest on balances with banks	92
Income on Federal funds sold	675
Interest and dividends on investments	506
Income from direct lease financing	320
Other operating income	428
Total operating income	12,971

OPERATING EXPENSE

Salaries and employee benefits	2,746
Interest on deposits	5,250
Interest on Federal funds purchased and other borrowings	99
Occupancy and furniture and equipment expense	637
Provision for loan losses	207
Other operating expense	1,765
Total operating expense	10,704
NET OPERATING INCOME	2,267
Applicable income taxes	1,067
Income before extraordinary items	1,200
Net securities gains (losses)	6
Extraordinary charges (credits)	
NET INCOME	1,206
Other increases (decreases) in capital	514
Cash dividends paid	127
NET CHANGE IN CAPITAL	1,593

Community Bank

Incorporated July 2, 1945

2629 Clarendon Ave., Huntington Park 90255 **Tel: (213) 587-8888**

Principal Officers: Charles E. Cook, Chairman of the Board; C.R. Pearman, Vice Chairman of the Board; Edward Mills, Chairman of the Executive Communittee; Randolph B. Stockwell, President; J.H. Cheney, R.V. Hart, Fred R. Weideman, Executive Vice Presidents; Clell R. Barker, W.D. Beezley, W. Jack Davis, G.L. Dawber, K.R. Ellis, P.A. Glasgow, James Lacy, Senior Vice Presidents; William R. Treder, Senior Vice President and Cashier; P.G. Hartman, Vice President and Controller; D. Gray, Auditor.

Directors: J.H. Chency, Charles E. Cook, Franklin C. Cook, A. Geib, Edward Mills, C.R. Pearman, R. B. Stockwell, Holmes P. Tuttle, F.R. Weideman.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		67,209
U. S. Treasury securities		10,285
Obligations of U.S. Gov't agencies, etc.		8,961
Obligations of States and political subdivisions		44,464
Corporate stock		5
Federal funds sold, etc.		59,100
Loans (excluding unearned income)	383,080	
LESS: Reserve for possible loan losses	1,508	
Loans (net)		381,572
Bank premises, furniture and fixtures		5,197
Other real estate owned		1,722
Customers' liability on acceptances outstanding		3,443
Other assets		9,601
Total Assets		591,559

LIABILITIES

Demand deposits (IPC)		102,200
Time and savings deposits (IPC)		205,937
Deposits of U.S. Government		640
Deposits of States and municipalities		17,116
Deposits of commercial banks		69,843
Certified and officers checks		5,239
Total Domestic Deposits	400,975	
Demand deposits	161,375	
Time and savings deposits	239,600	
Total Domestic and Foreign Deposits		400,975
Federal funds purchased, etc.		107,460
Other liabilities for borrowed money		34,989
Acceptances executed and outstanding		3,443
Other liabilities		6,885
Total Liabilities		553,752
Subordinated notes and debentures		1,000

EQUITY CAPITAL

Common stock	3,000
Surplus	25,000
Undivided profits	8,614
Reserve for contingencies, etc.	193
Total Equity Capital	36,807
Total Liabilities and Equity Capital	591,559

Subsidiaries: Community Land Company, Community Land Investment Company.
Branch offices (8): Anaheim, Burbank, Chatsworth, City of Commerce, City of Industry, Downey, Laguna Hills, Los Angeles.

Community Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	53,584
Income on Federal funds sold	6,057
Interest and dividends on investments	4,937
Other operating income	2,616
Total operating income	67,194
OPERATING EXPENSE	
Salaries and employee benefits	8,990
Interest on deposits	30,132
Interest on Federal funds purchased and other borrowings	12,122
Occupancy and furniture and equipment expense	1,756
Provision for loan losses	960
Other operating expense	7,642
Total operating expense	61,602
NET OPERATING INCOME	5,592
Applicable income taxes	883
Income before extraordinary items	4,709
Net securities gains (losses)	4
Extraordinary charges (credits)	
NET INCOME	4,713
NET CHANGE IN CAPITAL	4,713

Community Bank of Santa Ynez Valley

Established January 11, 1980

2010 Mission Dr., Solvang 93463 Tel: (805) 688-2511

Principal Officers: William R. Prince, President; Edgar L. Sexton, Vice President; Judy Pedersen, Cashier.

Directors: James T. Barnes, Frank H. Barranco, M.D., George Dukes, Joaquin Henry Gonzales, Paul Hanberg, Arne Jacobsen, Thomas L. Lingham, Jr., Arden Petersen, William R. Prince, Ted Strangman.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,138
U. S. Treasury securities		3,600
Corporate stock		38
Federal funds sold, etc.		1,075
Loans (excluding unearned income)	8,085	
LESS: Reserve for possible loan losses	47	
Loans (net)		8,038
Bank premises, furniture and fixtures		212
Other real estate owned		250
Other assets		314
Total Assets		15,665

LIABILITIES

Demand deposits (IPC)		5,270
Time and savings deposits (IPC)		5,783
Deposits of U.S. Government		6
Deposits of States and municipalities		41
Certified and officers checks		86
Total Domestic Deposits	11,186	
Demand deposits	5,362	
Time and savings deposits	5,824	
Total Domestic and Foreign Deposits		11,186
Federal funds purchased, etc.		2,568
Other liabilities for borrowed money		139
Other liabilities		212
Total Liabilities		14,105

EQUITY CAPITAL

Common stock	750
Surplus	500
Reserve for contingencies, etc.	310
Total Equity Capital	1,560
Total Liabilities and Equity Capital	15,665

Branch office: Solvang.

Community Bank of Santa Ynez Valley —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	911
Interest on balances with banks	4
Income on Federal funds sold	191
Interest and dividends on investments	278
Other operating income	93
Total operating income	1,477

OPERATING EXPENSE

Salaries and employee benefits	270
Interest on deposits	444
Interest on Federal funds purchased and other borrowings	87
Occupancy and furniture and equipment expense	104
Provision for loan losses	24
Other operating expense	254
Total operating expense	1,183
NET OPERATING INCOME	294
Applicable income taxes	111
Income before extraordinary items	183
Extraordinary charges (credits)	
NET INCOME	183
NET CHANGE IN CAPITAL	183

Community First Bank

Incorporated July 5, 1978

1810 Chester Ave., Bakersfield 93301 Tel: (805) 395-3200

Principal Officers: G.L. Seitz, Chairman of the Board; Max E. Morris, President and Chief Executive Officer; Edward J. Biebrich, Executive Vice President Chief Financial Officer; Jo Ann C. Murphy, Senior Vice President & Corporate Secretary; Fred D. Price, Senior Vice President, Investments; Grady Buck, Senior Vice President, Credit Administration.

Directors: J. J. Cawley, M.D., E. C. Fant, Harvey Gaede, Kenneth Jones, Michael McCarthy, Tharrell Ming, Phillip W. Olsen, G. L. Seitz, William R. Tatham, Sr., Gino Torigiani, Henry L. Wheeler.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		6,895
U. S. Treasury securities		15,868
Obligations of U.S Gov't agencies, etc.		11,295
Obligations of States and political subdivisions		14,721
Corporate stock		63
Loans (excluding unearned income)	123,122	
LESS: Reserve for possible loan losses	909	
Loans (net)		122,213
Direct lease financing		662
Bank premises, furniture and fixtures		5,986
Other real estate owned		37
Investments in unconsolidated subsidiaries		374
Other assets		7,494
Total Assets		185,608

LIABILITIES

Demand deposits (IPC)		43,079
Time and savings deposits (IPC)		89,942
Deposits of U.S. Government		251
Deposits of States and municipalities		4,894
Certified and officers checks		2,344
Total Domestic Deposits	140,510	
Demand deposits	46,533	
Time and savings deposits	93,977	
Total Domestic and Foreign Deposits		140,510
Federal funds purchased, etc.		31,486
Other liabilities for borrowed money		125
Other liabilities		4,332
Total Liabilities		176,453
Subordinated notes and debentures		1,080

EQUITY CAPITAL

Common stock	1,382
Surplus	4,141
Undivided profits	2,552
Total Equity Capital	8,075
Total Liabilities and Equity Capital	185,608

Parent company: Pacific Bancorporation
Subsidiary: PBC Venture Capital Corporation.
Branch offices (16): Atwater, Bakersfield (4), Buttonwillow, Dos Palos, Kerman, Kernville, Lake Isabella, Lamont, Mendota, Oildale, Ridgecrest, Shafter, Taft.

Community First Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	15,797
Interest on balances with banks	215
Income on Federal funds sold	848
Interest and dividends on investments	3,380
Income from direct lease financing	114
Other operating income	2,254
Total operating income	22,608

OPERATING EXPENSE

Salaries and employee benefits	5,363
Interest on deposits	8,444
Interest on Federal funds purchased and other borrowings	1,321
Occupancy and furniture and equipment expense	1,579
Provision for loan losses	350
Other operating expense	3,063
Total operating expense	20,120
NET OPERATING INCOME	2,488
Applicable income taxes	758
Income before extraordinary items	1,730
Extraordinary charges (credits)	
NET INCOME	1,730
NET CHANGE IN CAPITAL	1,730

County Bank of Merced

Incorporated August 1, 1977

490 W. Olive Ave., Merced 95340 Tel: (209) 383-4411

Principal Officers: Wendell J. Olson, Chairman of the Board; Gene D. Millen, President; Dennis Mineni, Vice President and Chief Financial Officer; J. R. Bik, R.K. Murphy, Vice Presidents and Managers; Jack F. Cauwels, Secretary.

Directors: Philip B. Allen, Jerry E. Callister, Jack F. Cauwels, Robert A. Cooper, Henry DuPertuis, Jr., Robert E. Holl, Bertyl W. Johnson, Gene D. Millen, Wendell J. Olson, William E. Wainwright.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		1,604
Obligations of U.S. Gov't agencies, etc.		3,000
Federal funds sold, etc.		4,100
Loans (excluding unearned income)	16,220	
LESS: Reserve for possible loan losses	182	
Loans (net)		16,038
Bank premises, furniture and fixtures		1,809
Other real estate owned		43
Other assets		998
Total Assets		27,592
LIABILITIES		
Demand deposits (IPC)		5,629
Time and savings deposits (IPC)		16,156
Deposits of States and municipalities		1,116
Certified and officers checks		594
Total Domestic Deposits	23,495	
Demand deposits	6,223	
Time and savings deposits	17,272	
Total Domestic and Foreign Deposits		23,495
Federal funds purchased, etc.		906
Mortgage indebtedness		194
Other liabilities		561
Total Liabilities		25,156
EQUITY CAPITAL		
Common stock		2,068
Undivided profits		368
Total Equity Capital		2,436
Total Liabilities and Equity Capital		27,592

Branch offices (2): Atwater, Merced.

County Bank of Merced —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,533
Interest on balances with banks	35
Income on Federal funds sold	180
Interest and dividends on investments	410
Other operating income	281
Total operating income	3,439

OPERATING EXPENSE

Salaries and employee benefits	782
Interest on deposits	1,479
Interest on Federal funds purchased and other borrowings	32
Occupancy and furniture and equipment expense	192
Provision for loan losses	127
Other operating expense	500
Total operating expense	3,112
NET OPERATING INCOME	327
Applicable income taxes	91
Income before extraordinary items	236
Net securities gains (losses)	-3
Extraordinary charges (credits)	
NET INCOME	233
NET CHANGE IN CAPITAL	233

County Bank of Santa Cruz

Incorporated March 10, 1870

55 River Street, Santa Cruz 95060 Tel: (408) 423-8200

Principal Officers: E. Reese Davis, Chairman of the Board, President and Chief Executive Officer; M.C. Hankal, Executive Vice President and Chief Administrative Officer; W.S. Lynch, Jr., Senior Vice President, Chief Financial Officer and Corporate Secretary; M.J. Switzer, Senior Vice President and Chief Banking Officer.

Directors: A.E. Allegrini, M.D., Alfred P. Castagnola, Nell Sesnon Cliff, E. Reese Davis, A.Gardner Finn, Judge Charles S. Franich, Louis L. Haber, M.C. Hankal, Moreland G. Johnson, R.E. Locatelli, Stephen Wyckoff.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		24,870
U. S. Treasury securities		12,275
Obligations of U.S. Gov't agencies, etc.		16,415
Obligations of States and political subdivisions		38,018
Corporate stock		346
Federal funds sold, etc.		3,600
Loans (excluding unearned income)	214,236	
LESS: Reserve for possible loan losses	1,996	
Loans (net)		212,240
Direct lease financing		10,255
Bank premises, furniture and fixtures		9,018
Other real estate owned		2,042
Other assets		5,176
Total Assets		334,255

LIABILITIES

Demand deposits (IPC)		57,776
Time and savings deposits (IPC)		224,682
Deposits of U.S. Government		284
Deposits of States and municipalities		17,871
Certified and officers checks		4,282
Total Domestic Deposits	304,895	
Demand deposits	64,504	
Time and savings deposits	240,391	
Total Domestic and Foreign Deposits		304,895
Federal funds purchased, etc.		1,000
Other liabilities for borrowed money		1,777
Other liabilities		4,373
Total Liabilities		312,045
Subordinated notes and debentures		400

EQUITY CAPITAL

Common stock	12,893
Undivided profits	8,917
Total Equity Capital	21,810
Total Liabilities and Equity Capital	334,255

Branch offices (13): Aptos, Boulder Creek, Capitola, Felton, Freedom, Santa Cruz (4), Scotts Valley (2), Soquel, Watsonville.
ATM facility: Aptos.
Extensions of banking offices (2): Santa Cruz (2).

County Bank of Santa Cruz —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	30,379
Income on Federal funds sold	1,067
Interest and dividends on investments	4,518
Income from direct lease financing	847
Trust department income	340
Other operating income	3,545
Total operating income	40,696

OPERATING EXPENSE

Salaries and employee benefits	8,488
Interest on deposits	23,086
Interest on Federal funds purchased and other borrowings	330
Occupancy and furniture and equipment expense	2,764
Provision for loan losses	655
Other operating expense	3,413
Total operating expense	38,736
NET OPERATING INCOME	1,960
Applicable income taxes	-483
Income before extraordinary items	2,443
Net securities gains (losses)	-345
Extraordinary charges (credits)	
NET INCOME	2,098
Cash dividends paid	874
NET CHANGE IN CAPITAL	1,224

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	18,541
(b) Stocks	6,805
(c) Real Estate Loans	4,301
(d) Other Loans	224
(e) Real Estate	8,202
(f) Savings and Loan, Other Thrift Deposits	502
(g) Miscellaneous	1,092
Time Deposits:	
(a) Own Bank	12,894
(b) Other Banks	391
Demand Deposits:	
(a) Own Bank	142
Agency,Safekeeping,Custodian, and Escrow Investments	17,101
Total Assets	70,195

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	18,172
(b) Personal Living Trusts	21,039
(c) Employee Benefit Trusts	8,780
Total Fiduciary Accounts	47,991
Agency,Safekeeping,Custodian, and Escrow Accounts	22,204
Total Liabilities	70,195
Market value-Securities deposited with State Treasurer: Court	569
Market value-Securities deposited with State Treasurer: Private	163

Crocker Trust Company of California

Incorporated March 4, 1975

130 Sutter Street, San Francisco 94104 Tel: (415) 477-7475

Principal Officers: Woodward Kingman, Chairman of the Board; Robert McGrail, President; Dennis Conca, Paul LeClaire, Pat McMahon, Norm Schlansky, Vice Presidents; A. Michael McCarthy, Chief Financial Officer; Robert Hauser, Secretary.

Directors: Louis Buglioli, Woodward Kingman, A. Michael McCarthy, Robert McGrail.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,573
U. S. Treasury securities		185
Obligations of U.S. Gov't agencies, etc.		5,329
Obligations of States and political subdivisions		4,891
Federal funds sold, etc.		15,000
Loans (excluding unearned income)		
LESS: Reserve for possible loan losses		
Loans (net)		
Bank premises, furniture and fixtures		1,023
Other assets		1,650
Total Assets		30,651
LIABILITIES		
Demand deposits (IPC)		21,426
Certified and officers checks		2,545
Total Domestic Deposits	23,971	
Demand deposits	23,971	
Total Domestic and Foreign Deposits		23,971
Other liabilities		3,093
Total Liabilities		27,064
EQUITY CAPITAL		
Common stock		500
Surplus		700
Undivided profits		2,343
Reserve for contingencies, etc.		44
Total Equity Capital		3,587
Total Liabilities and Equity Capital		30,651

Parent company: Crocker National Corporation.
Places of business (2): Los Angeles, San Francisco.

Crocker Trust Company of California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	16
Income on Federal funds sold	1,790
Interest and dividends on investments	1,081
Other operating income	11,650
Total operating income	14,537
OPERATING EXPENSE	
Salaries and employee benefits	7,396
Interest on Federal funds purchased and other borrowings	294
Occupancy and furniture and equipment expense	1,640
Other operating expense	3,831
Total operating expense	13,161
NET OPERATING INCOME	1,376
Applicable income taxes	557
Income before extraordinary items	819
Extraordinary charges (credits)	592
NET INCOME	1,411
Other increases (decreases) in capital	31
Cash dividends paid	600
NET CHANGE IN CAPITAL	842

DeAnza Bank

Incorporated May 12, 1976

298 South Sunnyvale Ave., Sunnyvale 94086 Tel: (408) 738-0650

Principal Officers: Sam Schiavo, Chairman of the Board; Major Pursley, President; Albert L. Ziegler, Vice President and Cashier; W. Lawrence Malkuch, Vice President and Senior Loan Officer;David R. Johnston, Vice President and Manager.

Directors: David Bers, Roger S. C. Eng, Robert Fleck, Theo. Granstedt, III, Eloise Hansen, Charles Hefferlin, Pat Kahan, Major Pursley, Sam Schiavo, Richard Smith, Harrison Williams.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,419
U. S. Treasury securities		456
Obligations of U.S. Gov't agencies, etc.		5,415
Obligations of States and political subdivisions		2,156
Federal funds sold, etc.		1,500
Loans (excluding unearned income)	14,510	
LESS: Reserve for possible loan losses	64	
Loans (net)		14,446
Direct lease financing		417
Bank premises, furniture and fixtures		586
Other real estate owned		394
Other assets		952
Total Assets		27,741

LIABILITIES

Demand deposits (IPC)		5,796
Time and savings deposits (IPC)		13,001
Deposits of States and municipalities		1,000
Deposits of commercial banks		1,084
Certified and officers checks		397
Total Domestic Deposits	21,278	
Demand deposits	6,364	
Time and savings deposits	14,914	
Total Domestic and Foreign Deposits		21,278
Federal funds purchased, etc.		2,839
Other liabilities		449
Total Liabilities		24,566

EQUITY CAPITAL

Common stock	1,481
Surplus	1,287
Undivided profits	407
Total Equity Capital	3,175
Total Liabilities and Equity Capital	27,741

DeAnza Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,208
Income on Federal funds sold	238
Interest and dividends on investments	583
Income from direct lease financing	125
Other operating income	150
Total operating income	3,304
OPERATING EXPENSE	
Salaries and employee benefits	625
Interest on deposits	1,346
Interest on Federal funds purchased and other borrowings	258
Occupancy and furniture and equipment expense	225
Provision for loan losses	51
Other operating expense	529
Total operating expense	3,034
NET OPERATING INCOME	270
Applicable income taxes	33
Income before extraordinary items	237
Extraordinary charges (credits)	
NET INCOME	237
Other increases (decreases) in capital	1,591
NET CHANGE IN CAPITAL	1,828

Delta Pacific Bank

Incorporated November 24, 1975

2900 Railroad Ave., Pittsburg 94565 Tel: (415) 432-2911

Principal Officers: Gary E. Nordine, President; Louann Smallwood, Vice President; Jeanette Shufelt, Cashier.

Directors: Alfred Affinito, Mario A. Affinito, Donald L. Anthony, Jack Bell, Joseph H. Billeci, Thomas Anthony Cacciola, S. Anthony Donato, Claude Grillo, Rodolfo Jacuzzi, Robert O. Malin, Robert B. Matheson, Gary E. Nordine, Mal Vineberg.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		1,107
U. S. Treasury securities		200
Obligations of U.S. Gov't agencies, etc.		950
Obligations of States and political subdivisions		187
Federal funds sold, etc.		1,485
Loans (excluding unearned income)	6,550	
LESS: Reserve for possible loan losses	67	
Loans (net)		6,483
Bank premises, furniture and fixtures		927
Other assets		230
Total Assets		11,569
LIABILITIES		
Demand deposits (IPC)		2,551
Time and savings deposits (IPC)		6,421
Deposits of U.S. Government		23
Deposits of States and municipalities		715
Certified and officers checks		101
Total Domestic Deposits	9,811	
Demand deposits	2,676	
Time and savings deposits	7,135	
Total Domestic and Foreign Deposits		9,811
Mortgage indebtedness		375
Other liabilities		143
Total Liabilities		10,329
EQUITY CAPITAL		
Common stock		630
Surplus		435
Undivided profits		175
Total Equity Capital		1,240
Total Liabilities and Equity Capital		11,569

Delta Pacific Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,050
Interest on balances with banks	7
Income on Federal funds sold	182
Interest and dividends on investments	129
Other operating income	146
Total operating income	1,514
OPERATING EXPENSE	
Salaries and employee benefits	357
Interest on deposits	528
Occupancy and furniture and equipment expense	143
Provision for loan losses	18
Other operating expense	206
Total operating expense	1,252
NET OPERATING INCOME	262
Applicable income taxes	31
Income before extraordinary items	231
Extraordinary charges (credits)	
NET INCOME	231
NET CHANGE IN CAPITAL	231

Desert Community Bank

Incorporated March 30, 1979

14800 La Paz Dr., Victorville 92392 Tel: (714) 243-2140

Principal Officers: William J. Newman, President; Roland Hansen, Vice President & Cashier; David H. Steele, Vice President and Senior Loan Officer.

Directors: G. Timmons Bolton, Robert E. Hove, Howard A. Jandt, Felice Cooper, Hugh B. MacCauley, O. J. McCarter, Louis R. Moretti, William J. Newman, Wayne H. Waughtel.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,057
Obligations of U.S. Gov't agencies, etc.		2,000
Federal funds sold, etc.		300
Loans (excluding unearned income)	7,060	
LESS: Reserve for possible loan losses	66	
Loans (net)		6,994
Bank premises, furniture and fixtures		683
Other real estate owned		211
Other assets		508
Total Assets		11,753

LIABILITIES

Demand deposits (IPC)		3,183
Time and savings deposits (IPC)		4,631
Deposits of States and municipalities		335
Certified and officers checks		265
Total Domestic Deposits	8,414	
Demand deposits	3,518	
Time and savings deposits	4,896	
Total Domestic and Foreign Deposits		8,414
Federal funds purchased, etc.		1,494
Other liabilities		273
Total Liabilities		10,181

EQUITY CAPITAL

Common stock	1,694
Undivided profits	-122
Total Equity Capital	1,572
Total Liabilities and Equity Capital	11,753

Desert Community Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	987
Interest on balances with banks	54
Income on Federal funds sold	80
Interest and dividends on investments	304
Other operating income	141
Total operating income	1,566
OPERATING EXPENSE	
Salaries and employee benefits	334
Interest on deposits	423
Interest on Federal funds purchased and other borrowings	176
Occupancy and furniture and equipment expense	91
Provision for loan losses	57
Other operating expense	292
Total operating expense	1,373
NET OPERATING INCOME	193
Applicable income taxes	21
Income before extraordinary items	172
Extraordinary charges (credits)	
NET INCOME	172
NET CHANGE IN CAPITAL	171

Diablo State Bank

Incorporated October 31, 1975

355 North Hartz Ave., Danville 94526 Tel: (415) 820-0211

Principal Officers: Charles W. Lowell, Chairman of the Board and Chief Executive Officer; Robert J. McArthur, President and Chief Operating Officer; David P. Greiner, Vice President and Senior Credit Officer; Kenneth G. Clark, Senior Vice President and Cashier; Gerald F. Clifford, Sherman W. Peters, Frank Pult, Vice Presidents; Phyllis Johnson, Penny Legg, Assistant Vice Presidents.

Directors: Charles M. Bloch, Robert W. Carrau, Paul J. Cortese, Henry J. Cupples, Jr., Thomas R. Jackson, Charles W. Lowell, John W. May, Edward L. Merrill, Dr. Byron Zaharias.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,292
U. S. Treasury securities		749
Obligations of U.S. Gov't agencies, etc.		400
Obligations of States and political subdivisions		4,702
Loans (excluding unearned income)	32,286	
LESS: Reserve for possible loan losses	100	
Loans (net)		32,186
Bank premises, furniture and fixtures		3,836
Other real estate owned		554
Other assets		1,465
Total Assets		48,184

LIABILITIES

Demand deposits (IPC)		13,364
Time and savings deposits (IPC)		25,304
Deposits of U.S. Government		54
Deposits of States and municipalities		3,450
Certified and officers checks		406
Total Domestic Deposits	42,578	
Demand deposits	13,824	
Time and savings deposits	28,754	
Total Domestic and Foreign Deposits		42,578
Federal funds purchased, etc.		128
Mortgage indebtedness		834
Other liabilities		731
Total Liabilities		44,271

EQUITY CAPITAL

Common stock	1,043
Surplus	714
Undivided profits	2,156
Total Equity Capital	3,913
Total Liabilities and Equity Capital	48,184

Branch offices (2): Alamo, San Ramon.

Diablo State Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	5,836
Income on Federal funds sold	72
Interest and dividends on investments	467
Other operating income	408
Total operating income	6,783
OPERATING EXPENSE	
Salaries and employee benefits	1,214
Interest on deposits	2,916
Interest on Federal funds purchased and other borrowings	250
Occupancy and furniture and equipment expense	342
Provision for loan losses	235
Other operating expense	828
Total operating expense	5,785
NET OPERATING INCOME	998
Applicable income taxes	316
Income before extraordinary items	682
Net securities gains (losses)	-2
Extraordinary charges (credits)	
NET INCOME	680
Other increases (decreases) in capital	44
Cash dividends paid	87
NET CHANGE IN CAPITAL	637

El Camino Bank

Incorporated January 20, 1970

100 North Harbor Blvd., Anaheim 92805 Tel: (714) 778-6220

Principal Officers: Stanley J. Pawlowski, Chairman of the Board and Chief Executive Officer; Richard Oldenburg, President and Chief Operating Officer; D.W. McDermott, Senior Vice President; E. W. Lemoine, Vice President & Cashier; Rosalie M. Mallat, Vice President & Corporate Secretary.

Directors: J. Larry Ballard, Angeline Bevins,Horace E. Camp, C. Ross Dean, D.V.M., David Huarte, Reuben P. Hughes, Maynard Kambak, Lloyd E. Klein, D.W. McDermott, Richard Oldenburg, Arthur Patterson, Stanley J. Pawlowski, Marshall Stonestreet, M.D., Harris H. Thomson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		9,994
U. S. Treasury securities		2,492
Obligations of U.S. Gov't agencies, etc.		4,016
Obligations of States and political subdivisions		2,717
Federal funds sold, etc.		4,350
Loans (excluding unearned income)	63,989	
LESS: Reserve for possible loan losses	750	
Loans (net)		63,239
Direct lease financing		1,839
Bank premises, furniture and fixtures		2,505
Other real estate owned		2,130
Other assets		1,739
Total Assets		95,021
LIABILITIES		
Demand deposits (IPC)		29,948
Time and savings deposits (IPC)		46,512
Deposits of U.S. Government		250
Deposits of States and municipalities		3,664
Certified and officers checks		1,341
Total Domestic Deposits	81,715	
Demand deposits	31,838	
Time and savings deposits	49,877	
Total Domestic and Foreign Deposits		81,715
Federal funds purchased, etc.		4,069
Other liabilities for borrowed money		1,032
Other liabilities		1,159
Total Liabilities		87,975
Subordinated notes and debentures		161
EQUITY CAPITAL		
Common stock		2,326
Surplus		2,265
Undivided profits		2,294
Total Equity Capital		6,885
Total Liabilities and Equity Capital		95,021

Branch offices (3): Anaheim, Fullerton, Tustin.
Extension of banking office: Anaheim.

El Camino Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	11,148
Interest on balances with banks	78
Income on Federal funds sold	1,169
Interest and dividends on investments	931
Income from direct lease financing	122
Other operating income	997
Total operating income	14,445
OPERATING EXPENSE	
Salaries and employee benefits	2,324
Interest on deposits	5,836
Interest on Federal funds purchased and other borrowings	508
Occupancy and furniture and equipment expense	943
Provision for loan losses	391
Other operating expense	2,329
Total operating expense	12,331
NET OPERATING INCOME	2,114
Applicable income taxes	971
Income before extraordinary items	1,143
Extraordinary charges (credits)	
NET INCOME	1,143
Other increases (decreases) in capital	92
Cash dividends paid	2
NET CHANGE IN CAPITAL	1,233

Eldorado Bank

Incorporated February 3, 1972

17752 17th St., Tustin 92680 Tel: (714) 832-4204

Principal Officers: George H. Wells, Chairman of the Board; J.B. Crowell, President; Richard Cordova, Executive Vice President; Kevin Jillson, Vice President and Cashier; Jim Huffman, Peggy Lipsey, Allan McDonald, Senior Vice Presidents; Elaine Crouch, Vice President and Secretary; Warren Finley, Assistant Secretary.

Directors: Mike Bums, Richard CordovaJ.B. Crowell, Rolf J. Engen, Warren Finley, Dudley B. Frank, Barry G. Hon, Don Schmid, A.J. Sfingi, Jack L. Smith, George H. Wells.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		8,359
U. S. Treasury securities		4,520
Obligations of U.S. Gov't agencies, etc.		7,504
Obligations of States and political subdivisions		2,645
Federal funds sold, etc.		16,800
Loans (excluding unearned income)	86,940	
LESS: Reserve for possible loan losses	1,190	
Loans (net)		85,750
Direct lease financing		12,522
Bank premises, furniture and fixtures		7,054
Other real estate owned		977
Other assets		3,818
Total Assets		149,949

LIABILITIES

Demand deposits (IPC)		29,375
Time and savings deposits (IPC)		88,264
Deposits of U.S. Government		502
Deposits of States and municipalities		10,493
Certified and officers checks		2,093
Total Domestic Deposits	130,727	
Demand deposits	32,687	
Time and savings deposits	98,040	
Total Domestic and Foreign Deposits		130,727
Federal funds purchased, etc.		150
Other liabilities for borrowed money		3,813
Other liabilities		4,401
Total Liabilities		139,091
Subordinated notes and debentures		937

EQUITY CAPITAL

Common stock	1,289
Surplus	3,226
Undivided profits	5,406
Total Equity Capital	9,921
Total Liabilities and Equity Capital	149,949

Parent company: Eldorado Bancorp.
Branch offices (6): Indio, Laguna Hills (2), Palm Desert, San Bernardino (2).
Extensions of banking office (3) Tustin (3).

Eldorado Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	12,915
Income on Federal funds sold	1,871
Interest and dividends on investments	1,395
Income from direct lease financing	1,778
Other operating income	1,630
Total operating income	19,589
OPERATING EXPENSE	
Salaries and employee benefits	3,586
Interest on deposits	9,216
Interest on Federal funds purchased and other borrowings	500
Occupancy and furniture and equipment expense	1,060
Provision for loan losses	432
Other operating expense	2,098
Total operating expense	16,892
NET OPERATING INCOME	2,697
Applicable income taxes	1,007
Income before extraordinary items	1,690
Extraordinary charges (credits)	
NET INCOME	1,690
Other increases (decreases) in capital	106
NET CHANGE IN CAPITAL	1,796

Exchange Bank

Incorporated April 1, 1890

545 Fourth Street, Santa Rosa 95401
Tel: (707) 545-6220

Principal Officers: A.J. Shepard, Chairman of the Board and President; M. D. Herman, G.S. Husby, R. B. McConkie, Executive Vice Presidents; Earl J. Nidbella, Vice President and Senior Trust Officer; D.R. Bearden, Vice President and Controller; A.B. Evans, Vice President and Auditor.

Directors: C.R. Bartley, J. H. Downey, Jr., W.G. Dutton, G.S. Husby, J.E. McDonald, A.J. Shepard, R.G. Stone.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		13,732
U. S. Treasury securities		11,797
Obligations of U.S. Gov't agencies, etc.		14,957
Obligations of States and political subdivisions		31,213
Corporate stock		747
Federal funds sold, etc.		6,300
Loans (excluding unearned income)	136,446	
LESS: Reserve for possible loan losses	1,188	
Loans (net)		135,258
Direct lease financing		751
Bank premises, furniture and fixtures		9,248
Other assets		4,208
Total Assets		228,211
LIABILITIES		
Demand deposits (IPC)		54,082
Time and savings deposits (IPC)		141,266
Deposits of U.S. Government		350
Deposits of States and municipalities		4,862
Certified and officers checks		1,929
Total Domestic Deposits	202,489	
Demand deposits	58,083	
Time and savings deposits	144,406	
Total Domestic and Foreign Deposits		202,489
Federal funds purchased, etc.		878
Other liabilities for borrowed money		1,605
Other liabilities		2,851
Total Liabilities		207,823
Subordinated notes and debentures		510
EQUITY CAPITAL		
Common stock		1,569
Surplus		8,050
Undivided profits		10,259
Total Equity Capital		19,878
Total Liabilities and Equity Capital		228,211

Parent company: Frank P. Doyle Trust.
Subsidiary: Exchange Properties, Inc., Bankers Computer Services.
Branch offices (14): Cotati, Petaluma, Rohnert Park (2), Santa Rosa (8), Sonoma, Windsor.
Extensions of banking offices (2): Santa Rosa (2).

Exchange Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	19,032
Interest on balances with banks	429
Income on Federal funds sold	2,187
Interest and dividends on investments	5,418
Income from direct lease financing	22
Trust department income	427
Other operating income	2,030
Total operating income	29,545

OPERATING EXPENSE

Salaries and employee benefits	6,420
Interest on deposits	13,887
Interest on Federal funds purchased and other borrowings	213
Occupancy and furniture and equipment expense	2,180
Provision for loan losses	300
Other operating expense	3,301
Total operating expense	26,301
NET OPERATING INCOME	3,244
Applicable income taxes	667
Income before extraordinary items	2,577
Net securities gains (losses)	6
Extraordinary charges (credits)	
NET INCOME	2,583
Cash dividends paid	570
NET CHANGE IN CAPITAL	2,013

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	8,644
(b) Stocks	30,162
(c) Real Estate Loans	8,377
(d) Other Loans	3,849
(e) Real Estate	3,268
(f) Savings and Loan, Other Thrift Deposits	198
(g) Miscellaneous	1,160
Time Deposits:	
(a) Own Bank	3,945
(b) Other Banks	990
Demand Deposits:	
(a) Own Bank	-2
Agency,Safekeeping,Custodian, and Escrow Investments	9,405
Total Assets	69,996

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	11,306
(b) Personal Living Trusts	10,156
(c) Employee Benefit Trusts	39,277
(d) Collective Investment Funds	4,789
(e) Less units of Collective Investment Funds	-4,804
Total Fiduciary Accounts	60,724
Agency,Safekeeping,Custodian, and Escrow Accounts	9,257
Due to Commercial Department, Advances or Overdrafts	15
Total Liabilities	69,996
Market value-Securities deposited with State Treasurer: Court	524
Market value-Securities deposited with State Treasurer: Private	111

Far Western Bank

Incorporated November 9, 1979

14511 Franklin Avenue, Tustin 92680 Tel: (714) 544-4920

Principal Officers: Emogene Butler, Chairman of the Board; Roger R. McGinnis, President and Chief Executive Officer; Victor L. Scorzato, Senior Vice President and Chief Financial Officer; Lance Anderson, Alan E. Girdlestone, Senior Vice Presidents.

Directors: Robert Aragon, R. S. Bhathal, Emogene C. Butler, Rod Joseph Gutierrez, David S. Jacobson, Roger R. McGinnis, Anthony H. Osterkamp, Jr., Merilyn M. Vandegriff-Burnside, John C. Vanderschraaf.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,650
U. S. Treasury securities		327
Federal funds sold, etc.		300
Loans (excluding unearned income)	14,304	
LESS: Reserve for possible loan losses	82	
Loans (net)		14,222
Bank premises, furniture and fixtures		416
Other real estate owned		443
Other assets		479
Total Assets		17,837

LIABILITIES

Demand deposits (IPC)		4,369
Time and savings deposits (IPC)		9,061
Deposits of States and municipalities		800
Certified and officers checks		452
Total Domestic Deposits	14,682	
Demand deposits	4,821	
Time and savings deposits	9,861	
Total Domestic and Foreign Deposits		14,682
Other liabilities for borrowed money		186
Mortgage indebtedness		300
Other liabilities		174
Total Liabilities		15,342

EQUITY CAPITAL

Common stock	1,532
Surplus	1,022
Undivided profits	-59
Total Equity Capital	2,495
Total Liabilities and Equity Capital	17,837

Far Western Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,939
Interest on balances with banks	57
Income on Federal funds sold	195
Interest and dividends on investments	43
Other operating income	33
Total operating income	2,267
OPERATING EXPENSE	
Salaries and employee benefits	401
Interest on deposits	751
Interest on Federal funds purchased and other borrowings	19
Occupancy and furniture and equipment expense	337
Provision for loan losses	90
Other operating expense	508
Total operating expense	2,106
NET OPERATING INCOME	161
Applicable income taxes	19
Income before extraordinary items	142
Extraordinary charges (credits)	
NET INCOME	142
Other increases (decreases) in capital	16
NET CHANGE IN CAPITAL	158

Farmers & Merchants Bank of Central California

Incorporated May 24, 1916

121 W. Pine St., Lodi 95240
Tel: (209) 334-1101

Principal Officers: Ole R. Mettler, Chairman of the Board and President; Casey Moore, Vice Chairman of the Board; H. C. Schumacher, Executive Vice President, Secretary and Treasurer; Frank D. Dragon, Senior Vice President; Arland W. Pettit, Vice President & Controller.

Directors: Ralph Burlington, Robert F. Hunnell, Carl B. Mettler, Ole R. Mettler, Casey Moore, James E. Podesta, Joe A. Precissi, Ben Schaffer, George D. Scheideman, Hugh Steacy, C.A. Wishek.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		9,543
U. S. Treasury securities		31,463
Obligations of U.S. Gov't agencies, etc.		42,480
Obligations of States and political subdivisions		31,134
Other bonds, notes, and debentures		500
Corporate stock		192
Federal funds sold, etc.		4,150
Loans (excluding unearned income)	97,566	
LESS: Reserve for possible loan losses	1,904	
Loans (net)		95,662
Direct lease financing		393
Bank premises, furniture and fixtures		5,457
Other assets		4,681
Total Assets		225,655

LIABILITIES

Demand deposits (IPC)		29,820
Time and savings deposits (IPC)		162,128
Deposits of U.S. Government		236
Deposits of States and municipalities		9,442
Deposits of commercial banks		5
Certified and officers checks		1,397
Total Domestic Deposits	203,028	
Demand deposits	32,608	
Time and savings deposits	170,420	
Total Domestic and Foreign Deposits		203,028
Federal funds purchased, etc.		1,257
Mortgage indebtedness		15
Other liabilities		3,443
Total Liabilities		207,743

EQUITY CAPITAL

Common stock	1,474
Surplus	5,000
Undivided profits	3,938
Reserve for contingencies, etc.	7,500
Total Equity Capital	17,912
Total Liabilities and Equity Capital	225,655

Branch offices (9): Galt, Linden, Lodi (4), Modesto (2), Sacramento.

Farmers & Merchants Bank of Central California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	12,523
Interest on balances with banks	369
Income on Federal funds sold	1,646
Interest and dividends on investments	8,636
Income from direct lease financing	57
Other operating income	1,160
Total operating income	24,391
OPERATING EXPENSE	
Salaries and employee benefits	3,744
Interest on deposits	15,653
Interest on Federal funds purchased and other borrowings	216
Occupancy and furniture and equipment expense	968
Provision for loan losses	90
Other operating expense	1,300
Total operating expense	21,971
NET OPERATING INCOME	2,420
Applicable income taxes	363
Income before extraordinary items	2,057
Extraordinary charges (credits)	
NET INCOME	2,057
Cash dividends paid	681
NET CHANGE IN CAPITAL	1,376

Farmers & Merchants Bank of Long Beach

Incorporated November 21, 1907

302 Pine Ave., Long Beach 90802 Tel: (213) 437-0011

Principal Officers: Gus A. Walker, Chairman of the Board; Kenneth G. Walker, President; A.M. Clearman, Charles W. Hagan, Jr., P.E. Johannes, Melvin Manker, Robert Tweter, Senior Vice Presidents; John Hinrichs, Senior Vice President and Cashier; Dorothy Holeton, Auditor.

Directors: E.F. Hahn, Jr., Clare D. Hamman, Paul V. Sylvester, C.Z. Walker, G.A. Walker, A.C. Wells.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		25,753
U. S. Treasury securities		164,987
Obligations of States and political subdivisions		82,096
Corporate stock		300
Federal funds sold, etc.		13,000
Loans (excluding unearned income)	168,946	
LESS: Reserve for possible loan losses	9,835	
Loans (net)		159,111
Bank premises, furniture and fixtures		8,366
Other assets		9,928
Total Assets		463,541

LIABILITIES

Demand deposits (IPC)		109,915
Time and savings deposits (IPC)		202,965
Deposits of U.S. Government		2,872
Deposits of States and municipalities		2,540
Deposits of commercial banks		56
Certified and officers checks		5,304
Total Domestic Deposits	323,652	
Demand deposits	118,861	
Time and savings deposits	204,791	
Total Domestic and Foreign Deposits		323,652
Federal funds purchased, etc.		45,592
Other liabilities		11,484
Total Liabilities		380,728

EQUITY CAPITAL

Common stock		3,004
Surplus		7,000
Undivided profits		43,145
Reserve for contingencies, etc.		29,664
Total Equity Capital		82,813
Total Liabilities and Equity Capital		463,541

Branch offices (11): El Toro, Garden Grove, Lakewood, Long Beach (7), Orange.

Farmers & Merchants Bank of Long Beach —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	31,736
Income on Federal funds sold	2,560
Interest and dividends on investments	19,518
Income from direct lease financing	662
Other operating income	2,600
Total operating income	57,076

OPERATING EXPENSE

Salaries and employee benefits	6,273
Interest on deposits	13,212
Interest on Federal funds purchased and other borrowings	6,893
Occupancy and furniture and equipment expense	1,745
Provision for loan losses	3,133
Other operating expense	4,998
Total operating expense	36,254
NET OPERATING INCOME	20,822
Applicable income taxes	11,617
Income before extraordinary items	9,205
Net securities gains (losses)	-1,441
Extraordinary charges (credits)	
NET INCOME	7,764
Other increases (decreases) in capital	2,002
Cash dividends paid	1,951
NET CHANGE IN CAPITAL	7,815

Farmers State Bank

Incorporated December 3, 1975

400 West Visalia Road, Farmersville 93223 Tel: (209) 747-1201

Principal Officers: Warner E. Walker, Chairman of the Board; Morris F. Garcia, Vice Chairman; Donald L. Grant, President; Mable J. Phillips, Vice President, Cashier and Corporate Secretary; Frank A. Cutler, Corporate Treasurer.

Directors: Bob Barnett, Frank A. Cutler, Richard T. Edmiston, Johnny L. Fernandes, Morris F. Garcia, Vito A. Giotta, Donald L. Grant, Angelo Manuele, Floyd Qualls, Kathryn V. Qualls, George E. Thomas, Warner E. Walker.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		1,312
U. S. Treasury securities		1,504
Obligations of U.S. Gov't agencies, etc.		1,933
Obligations of States and political subdivisions		1,362
Loans (excluding unearned income)	14,157	
LESS: Reserve for possible loan losses	124	
Loans (net)		14,033
Direct lease financing		43
Bank premises, furniture and fixtures		962
Other real estate owned		172
Other assets		864
Total Assets		22,185
LIABILITIES		
Demand deposits (IPC)		5,129
Time and savings deposits (IPC)		12,066
Deposits of U.S. Government		18
Deposits of States and municipalities		542
Certified and officers checks		274
Total Domestic Deposits	18,029	
Demand deposits	5,573	
Time and savings deposits	12,456	
Total Domestic and Foreign Deposits		18,029
Federal funds purchased, etc.		2,093
Other liabilities for borrowed money		155
Other liabilities		350
Total Liabilities		20,627
EQUITY CAPITAL		
Common stock		814
Surplus		409
Undivided profits		335
Total Equity Capital		1,558
Total Liabilities and Equity Capital		22,185

Branch office: Tulare.
Seasonal branch office: Tulare.

Farmers State Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,356
Income on Federal funds sold	35
Interest and dividends on investments	435
Income from direct lease financing	6
Other operating income	202
Total operating income	3,034

OPERATING EXPENSE

Salaries and employee benefits	557
Interest on deposits	1,386
Interest on Federal funds purchased and other borrowings	317
Occupancy and furniture and equipment expense	146
Provision for loan losses	74
Other operating expense	454
Total operating expense	2,934
NET OPERATING INCOME	100
Applicable income taxes	10
Income before extraordinary items	90
Net securities gains (losses)	41
Extraordinary charges (credits)	
NET INCOME	131
Other increases (decreases) in capital	44
NET CHANGE IN CAPITAL	175

Feather River State Bank

Incorporated December 1, 1976

777 Colusa Avenue, Yuba City 95991 **Tel: (916) 671-2265**

Principal Officers: Charles M. Lewis, President; John O. Oakes, Senior Vice President; George W. Hardin, Senior Vice President and Cashier.

Directors: Jack W. Baber, Harold M. Eastridge, Dale L. Green, Charles M. Lewis, David A. Offutt, William K Retzer, Charles T. Rosson, Ross D. Scott, Louis F. Tarke, Michael C. Wheeler.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,167
U. S. Treasury securities		301
Obligations of U.S. Gov't agencies, etc.		2,500
Obligations of States and political subdivisions		1,671
Federal funds sold, etc.		700
Loans (excluding unearned income)	18,784	
LESS: Reserve for possible loan losses	230	
Loans (net)		18,554
Direct lease financing		916
Bank premises, furniture and fixtures		2,165
Other real estate owned		63
Other assets		767
Total Assets		29,804

LIABILITIES

Demand deposits (IPC)		7,675
Time and savings deposits (IPC)		14,293
Deposits of U.S. Government		1
Deposits of States and municipalities		1,700
Certified and officers checks		336
Total Domestic Deposits	24,005	
Demand deposits	8,012	
Time and savings deposits	15,993	
Total Domestic and Foreign Deposits		24,005
Federal funds purchased, etc.		1,135
Other liabilities for borrowed money		463
Other liabilities		490
Total Liabilities		26,093

EQUITY CAPITAL

Common stock	2,879
Surplus	283
Undivided profits	549
Total Equity Capital	3,711
Total Liabilities and Equity Capital	29,804

Branch offices (2): Colusa, Marysville, Yuba City.
Extension of banking office: Yuba City.

Feather River State Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,085
Interest on balances with banks	42
Income on Federal funds sold	596
Interest and dividends on investments	325
Income from direct lease financing	16
Other operating income	155
Total operating income	3,219
OPERATING EXPENSE	
Salaries and employee benefits	641
Interest on deposits	1,287
Interest on Federal funds purchased and other borrowings	68
Occupancy and furniture and equipment expense	147
Provision for loan losses	87
Other operating expense	458
Total operating expense	2,688
NET OPERATING INCOME	531
Applicable income taxes	224
Income before extraordinary items	307
Extraordinary charges (credits)	
NET INCOME	307
Other increases (decreases) in capital	1,956
NET CHANGE IN CAPITAL	2,263

First Bank of San Luis Obispo

Established November 24, 1980

995 Higuera Street, San Luis Obispo 93406 Tel: (805) 541-6100

Principal Officers: Lynn W. Lyon, President; Reese T. Davies, Vice President; Robert W. Frank, Assistant Vice President and Operations Officer.

Directors: David R. Booker, Lynn W. Lyon, Steven A. Petterson, J. Edmund Smith, Toni Smith, John S. Stuart, Arnold A. Volny.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		3,540
U. S. Treasury securities		300
Obligations of U.S. Gov't agencies, etc.		100
Obligations of States and political subdivisions		1,836
Loans (excluding unearned income)	9,884	
LESS: Reserve for possible loan losses	119	
Loans (net)		9,765
Bank premises, furniture and fixtures		252
Other assets		310
Total Assets		16,103
LIABILITIES		
Demand deposits (IPC)		4,314
Time and savings deposits (IPC)		9,040
Certified and officers checks		247
Total Domestic Deposits	13,601	
Demand deposits	4,561	
Time and savings deposits	9,040	
Total Domestic and Foreign Deposits		13,601
Other liabilities for borrowed money		39
Other liabilities		271
Total Liabilities		13,911
EQUITY CAPITAL		
Common stock		900
Surplus		850
Undivided profits		442
Total Equity Capital		2,192
Total Liabilities and Equity Capital		16,103

First Bank of San Luis Obispo —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	872
Interest on balances with banks	330
Income on Federal funds sold	268
Interest and dividends on investments	71
Other operating income	83
Total operating income	1,624
OPERATING EXPENSE	
Salaries and employee benefits	292
Interest on deposits	488
Interest on Federal funds purchased and other borrowings	7
Occupancy and furniture and equipment expense	86
Provision for loan losses	78
Other operating expense	251
Total operating expense	1,202
NET OPERATING INCOME	422
Applicable income taxes	166
Income before extraordinary items	256
Extraordinary charges (credits)	3
NET INCOME	259
NET CHANGE IN CAPITAL	259

First Beverly Bank

Incorporated August 9, 1979

400 North Rodeo Drive, Beverly Hills 90210 **Tel: (213) 550-0444**

Principal Officers: Chester L. Firestein, Chairman of the Board and Chief Executive Officer; Irl J. Korsen, Vice Chairman of the Board; Margaret A. Beebe, Executive Vice President and Chief Administrative and Financial Officer.

Directors: Albert A. Dorskind, Aaron R. Eshman, Chester L. Firestein, Irl J. Korsen, Eugene J. Meyers, Carl A. Rudnick, Joseph N. Tilem.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		5,362
Obligations of U.S. Gov't agencies, etc.		2,300
Obligations of States and political subdivisions		600
Federal funds sold, etc.		16,460
Loans (excluding unearned income)	47,205	
LESS: Reserve for possible loan losses	1,573	
Loans (net)		45,632
Bank premises, furniture and fixtures		2,362
Other assets		2,147
Total Assets		74,867
LIABILITIES		
Demand deposits (IPC)		13,353
Time and savings deposits (IPC)		50,454
Deposits of U.S. Government		1,827
Deposits of States and municipalities		2,200
Certified and officers checks		870
Total Domestic Deposits	68,704	
Demand deposits	14,223	
Time and savings deposits	54,481	
Total Domestic and Foreign Deposits		68,704
Other liabilities		880
Total Liabilities		69,584
EQUITY CAPITAL		
Common stock		3,173
Surplus		3,021
Undivided profits		-911
Total Equity Capital		5,283
Total Liabilities and Equity Capital		74,867

Branch office: Los Angeles.

First Beverly Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	5,235
Interest on balances with banks	3
Income on Federal funds sold	1,558
Interest and dividends on investments	305
Other operating income	74
Total operating income	7,175
OPERATING EXPENSE	
Salaries and employee benefits	763
Interest on deposits	4,114
Occupancy and furniture and equipment expense	360
Provision for loan losses	491
Other operating expense	742
Total operating expense	6,470
NET OPERATING INCOME	705
Applicable income taxes	218
Income before extraordinary items	487
Extraordinary charges (credits)	
NET INCOME	487
NET CHANGE IN CAPITAL	487

1st Business Bank

Incorporated September 19, 1980

601 West Fifth Street, Los Angeles 90071 **Tel: (213) 489-1000**

Principal Officers: Robert W. Kummer, Jr., Chairman of the Board and Chief Executive Officer; Joseph P. Sanford, President and Chief Administrative Officer; W. Peter Bohn, Thomas F. Savage, Executive Vice Presidents.

Directors: John E. Anderson, John C. Argue, William P. Baccala, Richard M. Ferry, Ernest J. Friedman, Robert M. Kommerstad, Robert W. Kummer, Jr., Bill LeVine, Joseph P. Sanford.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		9,076
U. S. Treasury securities		7,670
Obligations of U.S. Gov't agencies, etc.		8,483
Obligations of States and political subdivisions		6,679
Federal funds sold, etc.		12,140
Loans (excluding unearned income)	22,472	
LESS: Reserve for possible loan losses	400	
Loans (net)		22,072
Bank premises, furniture and fixtures		1,030
Customers' liability on acceptances outstanding		24
Other assets		1,181
Total Assets		68,355
LIABILITIES		
Demand deposits (IPC)		27,846
Time and savings deposits (IPC)		24,697
Deposits of States and municipalities		196
Certified and officers checks		440
Total Domestic Deposits	53,179	
Demand deposits	28,286	
Time and savings deposits	24,893	
Total Domestic and Foreign Deposits		53,179
Federal funds purchased, etc.		4,360
Acceptances executed and outstanding		24
Other liabilities		1,249
Total Liabilities		58,812
EQUITY CAPITAL		
Common stock		4,250
Surplus		4,250
Undivided profits		1,043
Total Equity Capital		9,543
Total Liabilities and Equity Capital		68,355

1st Business Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,780
Interest on balances with banks	733
Income on Federal funds sold	853
Interest and dividends on investments	342
Other operating income	6
Total operating income	3,714
OPERATING EXPENSE	
Salaries and employee benefits	633
Interest on deposits	1,041
Interest on Federal funds purchased and other borrowings	108
Occupancy and furniture and equipment expense	244
Provision for loan losses	220
Other operating expense	618
Total operating expense	2,864
NET OPERATING INCOME	850
Applicable income taxes	337
Income before extraordinary items	513
Extraordinary charges (credits)	
NET INCOME	513
Other increases (decreases) in capital	8,516
NET CHANGE IN CAPITAL	9,029

First Commercial Bank

Incorporated December 28, 1978

550 J Street, Sacramento 95814 **Tel: (916) 447-7700**

Principal Officers: Frank E. Bristow, President & Chief Executive Officer; Raymond L. Weimer, Vice President & Cashier; Daryl B. Foreman, Stanley C. Mailhiot, Kenneth D. Murray, Senior Vice Presidents.

Directors: Manuel Barandas, George 'Jerry' Brannigan, Frank E. Bristow, Richard T. Carlson, Robert B. Coker, Jr., Richard A. Ellis, Mae Fong, Norman D. Kauffman, Henry Kroeger, Ross W. Lytle, John E. Moss, Sy Opper, Paul Prudler, Jerry Wymore.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,950
U. S. Treasury securities		6,499
Obligations of U.S. Gov't agencies, etc.		8,000
Obligations of States and political subdivisions		958
Other bonds, notes, and debentures		250
Federal funds sold, etc.		900
Loans (excluding unearned income)	37,021	
LESS: Reserve for possible loan losses	337	
Loans (net)		36,684
Direct lease financing		1,426
Bank premises, furniture and fixtures		1,025
Other real estate owned		135
Other assets		2,360
Total Assets		61,187

LIABILITIES

Demand deposits (IPC)		9,430
Time and savings deposits (IPC)		29,810
Deposits of U.S. Government		66
Deposits of States and municipalities		5,935
Certified and officers checks		405
Total Domestic Deposits	45,646	
Demand deposits	9,901	
Time and savings deposits	35,745	
Total Domestic and Foreign Deposits		45,646
Federal funds purchased, etc.		1,341
Other liabilities		1,809
Total Liabilities		48,796

EQUITY CAPITAL

Common stock	7,350
Surplus	3,078
Undivided profits	1,963
Total Equity Capital	12,391
Total Liabilities and Equity Capital	61,187

Parent Company: First Commercial Bancorp.

First Commercial Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	6,388
Interest on balances with banks	156
Income on Federal funds sold	449
Interest and dividends on investments	1,208
Income from direct lease financing	47
Other operating income	72
Total operating income	8,320
OPERATING EXPENSE	
Salaries and employee benefits	967
Interest on deposits	3,995
Interest on Federal funds purchased and other borrowings	67
Occupancy and furniture and equipment expense	258
Provision for loan losses	389
Other operating expense	1,050
Total operating expense	6,726
NET OPERATING INCOME	1,594
Applicable income taxes	693
Income before extraordinary items	901
Net securities gains (losses)	14
Extraordinary charges (credits)	
NET INCOME	915
Cash dividends paid	200
NET CHANGE IN CAPITAL	715

First Enterprise Bank

Established June 1, 1972

1632 Franklin Street, Oakland 94612 Tel: (415) 839-6300

Principal Officers: Lloyd A. Edwards, President; Jim McConville, Senior Vice President; Ralph Collier, Vice President; Keith Patterson, Cashier; Edwin J. Thornally, Secretary- Treasurer.

Directors: Louis H. Barnett, Lloyd A. Edwards, Bernard Isaacson, George M. Malti, Norvel L. Smith, Edwin J. Thornally, Ellerson F. Weaver.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		4,537
U. S. Treasury securities		2,874
Obligations of U.S. Gov't agencies, etc.		2,346
Obligations of States and political subdivisions		2,500
Corporate stock		1
Federal funds sold, etc.		5,600
Loans (excluding unearned income)	18,383	
LESS: Reserve for possible loan losses	127	
Loans (net)		18,256
Direct lease financing		611
Bank premises, furniture and fixtures		1,336
Other real estate owned		355
Other assets		1,673
Total Assets		40,089
LIABILITIES		
Demand deposits (IPC)		8,566
Time and savings deposits (IPC)		13,565
Deposits of U.S. Government		5,031
Deposits of States and municipalities		3,402
Certified and officers checks		464
Total Domestic Deposits	31,028	
Demand deposits	12,572	
Time and savings deposits	18,456	
Total Domestic and Foreign Deposits		31,028
Federal funds purchased, etc.		802
Mortgage indebtedness		375
Other liabilities		5,021
Total Liabilities		37,226
Subordinated notes and debentures		239
EQUITY CAPITAL		
Common stock		1,490
Undivided profits		1,134
Total Equity Capital		2,624
Total Liabilities and Equity Capital		40,089

Parent company: Enterprise Bancorp.
Branch offices (2): Berkeley, San Francisco.

First Interstate Bank of California

Incorporated May 26, 1920

707 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 614-4111**

Principal Officers: Norman Barker Jr., Chairman of the Board; John F. King, President; James F. Burns, Jr., Executive Vice President & Chief Financial Officer; John F. Futcher, Executive Vice President & General Counsel; Donald P. Crivellone, A.H. Kingman, Jr., J. M. Sonosky, R.W. Starr, E.L. Stone, Executive Vice Presidents; Gary W. Fiedler, Senior Vice President & Cashier; John V. Boccato, Vice President and Comptrolier.

Directors: Roy A. Anderson, Ralph J. Assheton, Norman Barker, Jr., Wallace W. Booth, Robert T. Campion, Edward W. Carter, Victor M. Carter, Warren Christopher, Virginia Duncan, C. Lester Hogan, J.K. Horton, Gordon L. Hough, Ivan J. Houston, George M. Keller, John F. King, William F. Miller, Michael A. Morphy, Henry T. Mudd, J.J. Pinola, Forrest N. Shumway.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,107,123
U. S. Treasury securities		334,231
Obligations of U.S. Gov't agencies, etc.		345,271
Obligations of States and political subdivisions		1,139,983
Other bonds, notes, and debentures		52,721
Corporate stock		14,270
Trading account securities		141,809
Federal funds sold, etc.		749,931
Loans (excluding unearned income)	11,782,214	
LESS: Reserve for possible loan losses	167,110	
Loans (net)		11,615,104
Direct lease financing		933,698
Bank premises, furniture and fixtures		287,255
Other real estate owned		19,951
Customers' liability on acceptances outstanding		953,378
Other assets		424,563
Total Assets		20,119,288

LIABILITIES

Demand deposits (IPC)		3,148,189
Time and savings deposits (IPC)		7,550,331
Deposits of U.S. Government		32,668
Deposits of States and municipalities		585,149
Deposits of foreign governments		34,574
Deposits of commercial banks		425,329
Certified and officers checks		191,698
Total Domestic Deposits	11,967,938	
Demand deposits	3,889,339	
Time and savings deposits	8,078,599	
Deposits in Foreign Offices		2,738,063
Total Domestic and Foreign Deposits		14,706,001
Federal funds purchased, etc.		1,531,165
Other liabilities for borrowed money		1,339,252
Mortgage indebtedness		68,122
Acceptances executed and outstanding		959,896
Other liabilities		641,457
Total Liabilities		19,245,893
Subordinated notes and debentures		130,000

EQUITY CAPITAL

Common stock		313,181
Undivided profits		430,214
Total Equity Capital		743,395
Total Liabilities and Equity Capital		20,119,288

Parent company: First Interstate Bancorp.

Subsidiaries (domestic and foreign): First Interstate Administracao e Servicos, Ltd., First Interstate Asia, Ltd., First Interstate Bank of Canada, First Interstate International of California, First Interstate Overseas Investment, Inc., First Interstate Southwest, Inc., Sixth and Spring Corporation, UCB Leasing Corp., UCM Corp., United California Bank Realty Corporation.

First Interstate Bank of California —Continued

Branch offices (337): Alameda, Alhambra, Anaheim (3), Aptos, Arcadia, Auburn, Bakersfield (3), Bell, Bellflower, Berkeley, Beverly Hills (2), Blythe, Bonita, Boyes Hot Springs, Brawley, Brea (2), Buena Park, Burbank, Burlingame, Calexico, Camarillo, Canoga Park (2), Capitola, Carlsbad, Carmel (2), Carmichael, Carson, Ceres, Cerritos, Chatsworth, Chico (2), Chula Vista, Citrus Heights, City of Industry, Claremont, Concord, Corona, Corona del Mar, Corte Madera, Costa Mesa, Covina, Crescent City, Cupertino (2), Danville, Delano, Dorris, Downey, El Cajon, El Centro, El Monte, El Segundo, El Toro, Emeryville (2), Encinitas, Encino, Escondido, Eureka, Foster City, Fremont, Fresno (4), Fullerton, Garden Grove (2), Gardena (2), Gilroy, Glendale, Glendora, Goleta, Granada Hills, Gustine, Hanford, Hayward, Hemet (2), Hollister, Hollywood (3), Huntington Beach (3), Indio, Inglewood (3), Irvine, Joshua Tree, La Habra, La Jolla, La Verne, Laguna Beach, Laguna Hills (2), Laguna Niguel, Lakewood, Lancaster, Livermore, Lodi, Lomita, Long Beach (3), Los Altos, Los Angeles (33), Los Banos, Los Gatos, Madera, Magalia, Manhattan Beach, Marina, Marina del Rey, Marysville, Menlo Park, Merced (2), Mill Valley, Millbrae, Milpitas, Mission Viejo (2), Modesto (2), Monrovia, Montclair, Montebello, Monterey (2), Montrose, Morgan Hill, Mount Shasta, Mountain View (2), Napa, Newark, Newport Beach (3), Northridge, Norwalk (2), Novato, Oakdale, Oakland (2), Oceanside, Ontario (2), Orange (2), Oroville, Oxnard, Pacific Grove, Palmdale, Palm Desert (2), Palm Springs, Palo Alto (2), Paradise, Pasadena (3), Paso Robles, Petaluma, Pico Rivera, Pittsburg, Placentia, Pleasanton, Pomona (3), Porterville, Rancho Cucamonga, Redding, Redlands, Redondo Beach, Redwood City, Reseda, Riverside (2), Rocklin, Rodeo, Rohnert Park, Rolling Hills Estates, Sacramento (6), Salinas, San Andreas, San Bernardino (2), San Clemente, San Diego (7), San Fernando, San Francisco (12), San Gabriel, San Jacinto, San Jose (5), San Juan Capistrano, San Leandro (2), San Luis Obispo, San Mateo, San Pedro, San Rafael, San Ramon, Santa Ana (3), Santa Barbara (3), Santa Fe Springs, Santa Maria, Santa Monica (2), Santa Rosa, Seal Beach, Seaside, Sebastopol, Sherman Oaks, Simi Valley, Solana Beach, South San Francisco, Stockton (3), Sun City, Sunnyvale, Susanville, Tarzana, Thousand Oaks (2), Torrance (2), Turlock, Tustin, Valencia, Vallejo, Van Nuys, Ventura (2), Vernon, Victorville, Visalia (2), Walnut Creek (3), Weed, West Covina, Whittier (2), Wilmington, Woodland Hills (2), Wrightwood, Yuba City, Nassau, Bahamas, Hong Kong, B.C.C., London, England, Toyko, Japan, Manila, Philippines, Taipei, Taiwan, Singapore, Seoul, South Korea.

Intermittent branch office: Pomona.

Places of business (19): Anaheim, Campbell, Canoga Park, Cerritos, Fresno, Hayward, Hollywood, Laguna Hills, Los Angeles (2), Modesto, Rosemead, Sacramento (2), San Diego, San Francisco, Tustin, Walnut Creek, Woodland Hills.

Extensions of banking offices (7): Carmel by the Sea, El Cajon, Inglewood, Los Angeles (2), San Diego, San Francisco.

First Interstate Bank of California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	1,673,633
Interest on balances with banks	178,516
Income on Federal funds sold	61,448
Interest and dividends on investments	163,193
Income from direct lease financing	79,719
Trust department income	21,404
Other operating income	145,227
Total operating income	2,323,140

OPERATING EXPENSE

Salaries and employee benefits	278,174
Interest on deposits	1,159,457
Interest on Federal funds purchased and other borrowings	399,877
Occupancy and furniture and equipment expense	65,262
Provision for loan losses	75,000
Other operating expense	186,873
Total operating expense	2,164,643
NET OPERATING INCOME	158,497
Applicable income taxes	31,000
Income before extraordinary items	127,497
Net securities gains (losses)	-5,615
Extraordinary charges (credits)	
NET INCOME	121,882
Cash dividends paid	44,000
NET CHANGE IN CAPITAL	77,882

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	1,093,858
(b) Stocks	1,439,624
(c) Real Estate Loans	83,938
(d) Other Loans	330,379
(e) Real Estate	127,280
(f) Savings and Loan, Other Thrift Deposits	12,527
(g) Miscellaneous	235,458
Time Deposits:	
(a) Own Bank	84,402
(b) Other Banks	795,093
Demand Deposits:	
(a) Own Bank	81,506
Local Agency Security Investments	1,532,102
Corporate Investments	1,556,626
Agency,Safekeeping,Custodian, and Escrow Investments	6,680,736
Advances or Overdrafts	36,202
Total Assets	14,089,731

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	438,813
(b) Personal Living Trusts	609,064
(c) Employee Benefit Trusts	2,535,727
(d) Collective Investment Funds	642,796
(e) Less units of Collective Investment Funds	-661,017
Total Fiduciary Accounts	3,565,383
Local Agency Security Accounts	1,534,856
Corporate Accounts	1,705,151
Agency,Safekeeping,Custodian, and Escrow Accounts	7,248,139
Due to Commercial Department, Advances or Overdrafts	36,202
Total Liabilities	14,089,731
Market value-Securities deposited with State Treasurer: Court	606
Market value-Securities deposited with State Treasurer: Private	116

First Los Angeles Bank

Incorporated March 30, 1973

2049 Century Park East, Los Angeles 90067 **Tel: (213) 557-1211**

Principal Officers: Charles T. Manatt, Chairman of the Board; Joseph J. Digange, President; T.J. Kempf, Senior Executive Vice President; Roger A. Hill, Executive Vice President; John L. Barrett, Senior Vice President & Controller.

Directors: Charles H. Boxenbaum, Joseph J. Digange, Roy Doumani, Marvin Finell, Fred Kayne, T.J. Kempf, William S. Lund, Charles T. Manatt, Alan I. Rothenberg.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		13,474
U. S. Treasury securities		10,786
Obligations of U.S. Gov't agencies, etc.		62,849
Obligations of States and political subdivisions		19,822
Other bonds, notes, and debentures		23
Federal funds sold, etc.		845
Loans (excluding unearned income)	227,324	
LESS: Reserve for possible loan losses	2,222	
Loans (net)		225,102
Direct lease financing		1,161
Bank premises, furniture and fixtures		6,684
Other real estate owned		3,451
Customers' liability on acceptances outstanding		133
Other assets		10,626
Total Assets		354,956

LIABILITIES

Demand deposits (IPC)		88,323
Time and savings deposits (IPC)		153,173
Deposits of U.S. Government		460
Deposits of States and municipalities		26,925
Deposits of commercial banks		141
Certified and officers checks		3,810
Total Domestic Deposits	272,832	
Demand deposits	92,734	
Time and savings deposits	180,098	
Total Domestic and Foreign Deposits		272,832
Federal funds purchased, etc.		54,387
Other liabilities for borrowed money		240
Mortgage indebtedness		979
Acceptances executed and outstanding		133
Other liabilities		3,748
Total Liabilities		332,319
Subordinated notes and debentures		2,466

EQUITY CAPITAL

Common stock	3,327
Surplus	5,248
Undivided profits	11,596
Total Equity Capital	20,171
Total Liabilities and Equity Capital	354,956

Branch offices (6): Beverly Hills, Los Angeles (4), Newport Beach.
ATM facility: Los Angeles.

First Los Angeles Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	39,285
Interest on balances with banks	4
Income on Federal funds sold	1,100
Interest and dividends on investments	8,249
Income from direct lease financing	119
Other operating income	1,346
Total operating income	50,103
OPERATING EXPENSE	
Salaries and employee benefits	6,951
Interest on deposits	21,416
Interest on Federal funds purchased and other borrowings	6,809
Occupancy and furniture and equipment expense	2,246
Provision for loan losses	1,990
Other operating expense	6,657
Total operating expense	46,069
NET OPERATING INCOME	4,034
Applicable income taxes	1,313
Income before extraordinary items	2,721
Net securities gains (losses)	338
Extraordinary charges (credits)	-683
NET INCOME	2,376
Other increases (decreases) in capital	358
Cash dividends paid	339
NET CHANGE IN CAPITAL	2,395

First Mountain Bank

Incorporated April 16, 1981

42142 Big Bear Boulevard, Big Bear Lake 92315 **Tel: (714) 866-5861**

Principal Officers: David H. Eckert, President & Chief Executive Officer; John R. Terry, Vice President & Senior Loan Officer; Lois Walters, Vice President & Chief Financial Officer.

Directors: Allen Allison, S.O. Conklin, David H. Eckert, John C. Eminger, Mary Jo Hamilton, Jack H. Knowlden, Thomas Ney, Fred P. Sattler, Kenneth Wood, Robert G. Wood.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		480
Obligations of U.S. Gov't agencies, etc.		200
Federal funds sold, etc.		720
Loans (excluding unearned income)	2,995	
LESS: Reserve for possible loan losses	14	
Loans (net)		2,981
Bank premises, furniture and fixtures		585
Other assets		155
Total Assets		5,121

LIABILITIES

Demand deposits (IPC)		1,198
Time and savings deposits (IPC)		1,572
Deposits of States and municipalities		400
Certified and officers checks		111
Total Domestic Deposits	3,281	
Demand deposits	1,309	
Time and savings deposits	1,972	
Total Domestic and Foreign Deposits		3,281
Federal funds purchased, etc.		500
Other liabilities		13
Total Liabilities		3,794

EQUITY CAPITAL

Common stock	763
Surplus	763
Undivided profits	-199
Total Equity Capital	1,327
Total Liabilities and Equity Capital	5,121

First Mountain Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	31
Income on Federal funds sold	31
Interest and dividends on investments	5
Other operating income	7
Total operating income	74
OPERATING EXPENSE	
Salaries and employee benefits	67
Interest on deposits	11
Occupancy and furniture and equipment expense	27
Other operating expense	52
Total operating expense	157
NET OPERATING INCOME	-83
Income before extraordinary items	-83
Extraordinary charges (credits)	
NET INCOME	-83
Other increases (decreases) in capital	1,526
NET CHANGE IN CAPITAL	1,443

First Northern Bank of Dixon

Established February 1, 1910

195 North First St., Dixon 95620
Tel: (916) 678-3041

Principal Officers: Albert A. Gondry, Chairman of the Board; John F. Hamel, President; Owen J. Onsum, Executive Vice President; J.S. Duke, Cashier; S. R. Bean, Auditor.

Directors: Ronald J. DuPratt, Anthony R. Giannoni, Albert A. Gondry, John H. Griffin, John F. Hamel, William H. Jones, Jr., John W. Kilkenny, Jr., Donald M. Moriel, Richard H. Raycraft, David W. Schulze, Gerald L. Wilbanks.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,097
U. S. Treasury securities		2,128
Obligations of U.S. Gov't agencies, etc.		1,700
Obligations of States and political subdivisions		8,288
Other bonds, notes, and debentures		247
Federal funds sold, etc.		2,100
Loans (excluding unearned income)	42,287	
LESS: Reserve for possible loan losses	266	
Loans (net)		42,021
Bank premises, furniture and fixtures		1,967
Other assets		1,556
Total Assets		63,104

LIABILITIES

Demand deposits (IPC)		9,115
Time and savings deposits (IPC)		40,775
Deposits of States and municipalities		4,413
Certified and officers checks		132
Total Domestic Deposits	54,435	
Demand deposits	9,775	
Time and savings deposits	44,660	
Total Domestic and Foreign Deposits		54,435
Federal funds purchased, etc.		336
Other liabilities for borrowed money		1,579
Other liabilities		1,213
Total Liabilities		57,563

EQUITY CAPITAL

Common stock		1,399
Surplus		977
Undivided profits		3,165
Total Equity Capital		5,541
Total Liabilities and Equity Capital		63,104

Branch Offices (3): Davis (2), Winters.

First Northern Bank of Dixon —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	5,415
Income on Federal funds sold	294
Interest and dividends on investments	1,214
Other operating income	227
Total operating income	7,150
OPERATING EXPENSE	
Salaries and employee benefits	1,237
Interest on deposits	4,284
Interest on Federal funds purchased and other borrowings	44
Occupancy and furniture and equipment expense	224
Provision for loan losses	72
Other operating expense	565
Total operating expense	6,426
NET OPERATING INCOME	724
Applicable income taxes	65
Income before extraordinary items	659
Extraordinary charges (credits)	
NET INCOME	659
NET CHANGE IN CAPITAL	659

First Pacific Bank

Incorporated March 24, 1972

469 North Canon Dr., Beverly Hills 90216 Tel: (213) 858-7500

Principal Officers: Leonard S. Sands, Chairman of the Board and Chief Executive Officer; Harry L. Fein, President and Chief Operating Officer; Austin V. Casey, Ronald Mercer, Edward W. Meyer, Donald L. Smith, Allan Van Soest, Senior Vice Presidents; R. Bunge, Vice President and Cashier; Jose M. Anotado, Vice President and Controller; James Coyne, Vice President and Auditor.

Directors: Al Bennett, William A. Bro, Richard Bunge, Arthur Crowley, Harry L. Fein, Leo Kaplan, M.D., Sheldon Rabinoff, Morrie Sachs, Leonard S. Sands, Alfred Spivak, Matthew H. Suddleson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		9,523
U. S. Treasury securities		2,476
Obligations of U.S. Gov't agencies, etc.		4,488
Other bonds, notes, and debentures		150
Federal funds sold, etc.		8,325
Loans (excluding unearned income)	59,280	
LESS: Reserve for possible loan losses	893	
Loans (net)		58,387
Direct lease financing		1,643
Bank premises, furniture and fixtures		2,549
Other real estate owned		2,969
Other assets		3,158
Total Assets		93,668

LIABILITIES

Demand deposits (IPC)		23,794
Time and savings deposits (IPC)		52,981
Deposits of U.S. Government		359
Deposits of States and municipalities		3,587
Certified and officers checks		1,375
Total Domestic Deposits	82,096	
Demand deposits	25,528	
Time and savings deposits	56,568	
Total Domestic and Foreign Deposits		82,096
Federal funds purchased, etc.		3,771
Mortgage indebtedness		1,071
Other liabilities		1,484
Total Liabilities		88,422

EQUITY CAPITAL

Common stock	1,923
Surplus	2,396
Undivided profits	927
Total Equity Capital	5,246
Total Liabilities and Equity Capital	93,668

Parent company: First Pacific Bancorp.
Subsidiary: Beverly Hills Reconveyance Corporation.
Branch offices (3): Los Angeles (2), Santa Monica.
Intermittent branch: Los Angeles.
Place of Business: Los Angeles (Seasonal).

First Pacific Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	10,069
Interest on balances with banks	923
Income on Federal funds sold	1,765
Interest and dividends on investments	623
Income from direct lease financing	102
Other operating income	1,027
Total operating income	14,509
OPERATING EXPENSE	
Salaries and employee benefits	3,064
Interest on deposits	6,500
Interest on Federal funds purchased and other borrowings	196
Occupancy and furniture and equipment expense	928
Provision for loan losses	142
Other operating expense	2,524
Total operating expense	13,354
NET OPERATING INCOME	1,155
Applicable income taxes	407
Income before extraordinary items	748
Extraordinary charges (credits)	
NET INCOME	748
Other increases (decreases) in capital	18
Cash dividends paid	4
NET CHANGE IN CAPITAL	762

First Security Bank of Elk Grove

Incorporated November 1, 1963

8923 Elk Grove Blvd., Elk Grove 95624 Tel: (916) 685-3901

Principal Officers: Marvin B. Jones, Chairman of the Board; John R. Primasing, President and Chief Executive Officer; Lamoin V. Schulz, Cashier; Delton Meyer, Secretary.

Directors: Alvin Bartholomew, Robert M. Batey, Herbert E. Cannon, Marvin B. Jones, James M. Marshall, Delton Meyer, John R. Primasing, Donald J. Veninga, John Zehnder.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,376
U. S. Treasury securities		305
Obligations of U.S. Gov't agencies, etc.		1,054
Obligations of States and political subdivisions		2,711
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	22,429	
LESS: Reserve for possible loan losses	169	
Loans (net)		22,260
Bank premises, furniture and fixtures		995
Other real estate owned		338
Other assets		542
Total Assets		31,581
LIABILITIES		
Demand deposits (IPC)		5,579
Time and savings deposits (IPC)		21,703
Deposits of U.S. Government		76
Deposits of States and municipalities		1,102
Certified and officers checks		177
Total Domestic Deposits	28,637	
Demand deposits	5,834	
Time and savings deposits	22,803	
Total Domestic and Foreign Deposits		28,637
Other liabilities for borrowed money		110
Other liabilities		432
Total Liabilities		29,179
Subordinated notes and debentures		450
EQUITY CAPITAL		
Common stock		825
Surplus		575
Undivided profits		552
Total Equity Capital		1,952
Total Liabilities and Equity Capital		31,581

Branch office: Sacramento.
Extension of banking offices (2): Elk Grove (2).

First Security Bank of Elk Grove —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,869
Interest on balances with banks	8
Income on Federal funds sold	433
Interest and dividends on investments	314
Other operating income	312
Total operating income	3,936
OPERATING EXPENSE	
Salaries and employee benefits	821
Interest on deposits	2,196
Interest on Federal funds purchased and other borrowings	111
Occupancy and furniture and equipment expense	164
Provision for loan losses	69
Other operating expense	402
Total operating expense	3,763
NET OPERATING INCOME	173
Applicable income taxes	6
Income before extraordinary items	167
Extraordinary charges (credits)	
NET INCOME	167
Cash dividends paid	88
NET CHANGE IN CAPITAL	79

First State Bank of Southern California

Incorporated October 6, 1949

11277 S. Atlantic Ave., Lynwood 90262 Tel: (213) 639-8290

Principal Officers: Shee Youl Rhyu, Chairman of the Board; Joseph Gould, President & Chief Executive Officer; Raymond S. Behymer, Executive Vice President, Cashier & Secretary; Daniel C. Wade, Senior Vice President; Robert French, Elaine Garrett, Vice Presidents.

Directors: David Carson, John Cayer, Joseph Gould, Yong Youp Park, Bong Kee Rha, Shee Youl Rhyu, Chun Kyung Shung.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,177
U. S. Treasury securities		2,666
Obligations of U.S. Gov't agencies, etc.		2,101
Obligations of States and political subdivisions		4,042
Other bonds, notes, and debentures		35
Corporate stock		100
Federal funds sold, etc.		6,400
Loans (excluding unearned income)	31,375	
LESS: Reserve for possible loan losses	379	
Loans (net)		30,99
Bank premises, furniture and fixtures		1,95
Other real estate owned		76
Other assets		67
Total Assets		52,90

LIABILITIES

Demand deposits (IPC)		16,23
Time and savings deposits (IPC)		28,70
Deposits of U.S. Government		8
Deposits of States and municipalities		45
Certified and officers checks		82
Total Domestic Deposits	46,296	
Demand deposits	17,252	
Time and savings deposits	29,044	
Total Domestic and Foreign Deposits		46,296
Other liabilities for borrowed money		532
Mortgage indebtedness		41
Other liabilities		537
Total Liabilities		47,406

EQUITY CAPITAL

Common stock	1,431
Surplus	2,900
Undivided profits	1,169
Total Equity Capital	5,500
Total Liabilities and Equity Capital	52,906

Parent company: The Hanil Bank, Limited.
Branch office: Paramount.

First State Bank of Southern California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	4,834
Income on Federal funds sold	630
Interest and dividends on investments	700
Other operating income	502
Total operating income	6,666
OPERATING EXPENSE	
Salaries and employee benefits	1,679
Interest on deposits	2,580
Interest on Federal funds purchased and other borrowings	56
Occupancy and furniture and equipment expense	278
Provision for loan losses	160
Other operating expense	926
Total operating expense	5,679
NET OPERATING INCOME	987
Applicable income taxes	386
Income before extraordinary items	601
Extraordinary charges (credits)	
NET INCOME	601
NET CHANGE IN CAPITAL	601

First State Bank of the Oaks

Incorporated December 4, 1979

230 North Moorpark Road, Thousand Oaks 91360 Tel: (213) 991-0425

Principal Officers: Fred N. Raio, President; Les Mosley, Vice President and Cashier.

Directors: Leonard Alexander, Donald H. Bankhardt, Joseph P. Brown, Dewain G. Grattan, Robert S. Haaland, Albert S. Karam, Fred N. Raio, Harry D. Schad, Richard M. Thorsen, John H. Wayland.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,501
U. S. Treasury securities		4,547
Obligations of U.S. Gov't agencies, etc.		250
Federal funds sold, etc.		400
Loans (excluding unearned income)	14,505	
LESS: Reserve for possible loan losses	63	
Loans (net)		14,442
Bank premises, furniture and fixtures		555
Other assets		483
Total Assets		26,178

LIABILITIES

Demand deposits (IPC)		8,523
Time and savings deposits (IPC)		9,639
Deposits of U.S. Government		144
Deposits of States and municipalities		3,395
Certified and officers checks		972
Total Domestic Deposits	22,673	
Demand deposits	9,834	
Time and savings deposits	12,839	
Total Domestic and Foreign Deposits		22,673
Federal funds purchased, etc.		740
Other liabilities		395
Total Liabilities		23,808

EQUITY CAPITAL

Common stock	1,046
Surplus	1,046
Undivided profits	278
Total Equity Capital	2,370
Total Liabilities and Equity Capital	26,178

Branch office: Newbury Park.

First State Bank of the Oaks —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	984
Interest on balances with banks	422
Income on Federal funds sold	139
Interest and dividends on investments	260
Other operating income	95
Total operating income	1,900

OPERATING EXPENSE

Salaries and employee benefits	494
Interest on deposits	621
Interest on Federal funds purchased and other borrowings	23
Occupancy and furniture and equipment expense	129
Provision for loan losses	34
Other operating expense	329
Total operating expense	1,630
NET OPERATING INCOME	270
Applicable income taxes	54
Income before extraordinary items	216
Extraordinary charges (credits)	
NET INCOME	216
Other increases (decreases) in capital	8
NET CHANGE IN CAPITAL	224

First Trust Bank

Established March 16, 1887

437 North Euclid Ave., Ontario 91761 Tel: (714) 983-0511

Principal Officers: A. O. Arnold, Chairman of the Board & President; Maurice G. Goodban, Senior Executive Vice President; George R. Ehrnman, James B. McKay, Executive Vice Presidents; Lawrence A. Petersen, Senior Vice President; Michael C. Ward, Vice President & Cashier; Guy Beyersdorf, Vice President & Executive Trust Officer; James E. Burbott II, Vice President & General Counsel; Lawrence A. Kennedy, Vice President & Auditor.

Directors: A. O. Arnold, E. Thomas Dugan, Austin W. Ehrnman, George R. Ehrnman, Maurice G. Goodban, Burt L. Guymon, Don R. Kellner, Fred B. Klarer, Broer Lanting, Leon F. Lucas, Paul E. Scheibner, Nathan A. Simon, Harold Y. Yanamura.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		57,721
U. S. Treasury securities		11,438
Obligations of U.S. Gov't agencies, etc.		5,322
Obligations of States and political subdivisions		30,582
Other bonds, notes, and debentures		60
Corporate stock		18
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	134,560	
LESS: Reserve for possible loan losses	1,060	
Loans (net)		133,500
Direct lease financing		500
Bank premises, furniture and fixtures		6,831
Other real estate owned		167
Other assets		6,104
Total Assets		253,243

LIABILITIES

Demand deposits (IPC)		56,049
Time and savings deposits (IPC)		149,158
Deposits of U.S. Government		262
Deposits of States and municipalities		22,219
Certified and officers checks		3,042
Total Domestic Deposits	230,730	
Demand deposits	63,786	
Time and savings deposits	166,944	
Total Domestic and Foreign Deposits		230,730
Federal funds purchased, etc.		2,438
Other liabilities for borrowed money		1,186
Mortgage indebtedness		902
Other liabilities		3,731
Total Liabilities		238,987

EQUITY CAPITAL

Common stock	2,834
Surplus	4,212
Undivided profits	7,210
Total Equity Capital	14,256
Total Liabilities and Equity Capital	253,243

Subsidiary: Western Desert Corporation.
Branch offices (17): Chino, Corona, Desert Hot Springs, Fontana, Hemet (2), Indio, Lake Elsinore (2), Montclair, Palm Springs, Rancho Cucamonga (2), Rancho Mirage, Riverside, Upland (2).

First Trust Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	18,199
Interest on balances with banks	3,794
Income on Federal funds sold	1,663
Interest and dividends on investments	3,519
Income from direct lease financing	60
Trust department income	337
Other operating income	3,889
Total operating income	31,461

OPERATING EXPENSE

Salaries and employee benefits	7,153
Interest on deposits	16,482
Interest on Federal funds purchased and other borrowings	508
Occupancy and furniture and equipment expense	2,152
Provision for loan losses	366
Other operating expense	3,561
Total operating expense	30,222
NET OPERATING INCOME	1,239
Applicable income taxes	37
Income before extraordinary items	1,202
Net securities gains (losses)	89
Extraordinary charges (credits)	
NET INCOME	1,291
Cash dividends paid	768
NET CHANGE IN CAPITAL	523

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	15,090
(b) Stocks	8,073
(c) Real Estate Loans	9,903
(d) Other Loans	247
(e) Real Estate	4,891
(f) Savings and Loan, Other Thrift Deposits	483
(g) Miscellaneous	305
Time Deposits:	
(a) Own Bank	6,992
(b) Other Banks	954
Demand Deposits:	
(a) Own Bank	323
Agency,Safekeeping,Custodian, and Escrow Investments	1,887
Advances or Overdrafts	-15
Total Assets	49,133

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	10,892
(b) Personal Living Trusts	30,516
(c) Employee Benefit Trusts	5,726
(d) Collective Investment Funds	761
(e) Less units of Collective Investment Funds	-759
Total Fiduciary Accounts	47,136
Agency,Safekeeping,Custodian, and Escrow Accounts	2,012
Due to Commercial Department, Advances or Overdrafts	-15
Total Liabilities	49,133
Market value-Securities deposited with State Treasurer: Court	617
Market value-Securities deposited with State Treasurer: Private	105

First Valley Bank

Incorporated December 18, 1972

200 North H St., Lompoc 93436 **Tel: (805) 736-4524**

Principal Officers: Terrill F. Cox, Chairman of the Board; Richard D. Quigley, President & Chief Executive Officer; Gus Ayala, Vice President & Cashier; Douglas B. Chadwick, Crandall Stice, Vice Presidents.

Directors: Francis H. Beattie, Jr., Terrill F. Cox, William C. Ebbert, George E. Howard, Jr., John P. Lizarraga, William A. Perozzi, Lawrence E. Schuyler.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,876
U. S. Treasury securities		100
Obligations of U.S. Gov't agencies, etc.		2,099
Obligations of States and political subdivisions		3,655
Corporate stock		75
Federal funds sold, etc.		4,000
Loans (excluding unearned income)	17,431	
LESS: Reserve for possible loan losses	258	
Loans (net)		17,173
Bank premises, furniture and fixtures		783
Other assets		410
Total Assets		30,171

LIABILITIES

Demand deposits (IPC)		6,654
Time and savings deposits (IPC)		16,327
Deposits of U.S. Government		46
Deposits of States and municipalities		2,672
Certified and officers checks		340
Total Domestic Deposits	26,039	
Demand deposits	7,060	
Time and savings deposits	18,979	
Total Domestic and Foreign Deposits		26,039
Federal funds purchased, etc.		658
Other liabilities		340
Total Liabilities		27,037

EQUITY CAPITAL

Common stock	450
Surplus	800
Undivided profits	1,884
Total Equity Capital	3,134
Total Liabilities and Equity Capital	30,171

Branch office: Vandenberg Village.

First Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,159
Interest on balances with banks	57
Income on Federal funds sold	582
Interest and dividends on investments	450
Other operating income	265
Total operating income	3,513
OPERATING EXPENSE	
Salaries and employee benefits	532
Interest on deposits	1,524
Occupancy and furniture and equipment expense	133
Provision for loan losses	26
Other operating expense	440
Total operating expense	2,655
NET OPERATING INCOME	858
Applicable income taxes	339
Income before extraordinary items	519
Net securities gains (losses)	-25
Extraordinary charges (credits)	
NET INCOME	494
NET CHANGE IN CAPITAL	494

First Women's Bank of California

Incorporated November 4, 1974

12301 Wilshire Blvd., Los Angeles 90025 Tel: (213) 820-4941

Principal Officers: Gladys C. Fogel, Chairman of the Board; Lynda L. Fluent, President & Chief Executive Officer; Robert Benjamin, Senior Vice President; Margaret V. Tagaris, Vice President, Cashier, Treasurer & Secretary; Beverly J. Moore, Vice President-Business Development.

Directors: Lee Agajanian, Helene Beck, Posey Carpentier, Lynda L. Fluent, Gladys (Cappy) Fogel, Sonia L. Ike, Ronya Kozmetsky, Laura Liswood, Rosalind Marks, Dianne Modisett, Andrea Van de Kamp.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,859
U. S. Treasury securities		546
Federal funds sold, etc.		3,200
Loans (excluding unearned income)	8,887	
LESS: Reserve for possible loan losses	82	
Loans (net)		8,805
Bank premises, furniture and fixtures		317
Other assets		269
Total Assets		14,996

LIABILITIES

Demand deposits (IPC)		4,394
Time and savings deposits (IPC)		8,049
Deposits of U.S. Government		265
Deposits of commercial banks		40
Certified and officers checks		437
Total Domestic Deposits	13,185	
Demand deposits	4,936	
Time and savings deposits	8,249	
Total Domestic and Foreign Deposits		13,185
Other liabilities		337
Total Liabilities		13,522

EQUITY CAPITAL

Common stock	1,265
Surplus	630
Undivided profits	-421
Total Equity Capital	1,474
Total Liabilities and Equity Capital	14,996

First Women's Bank of California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,312
Interest on balances with banks	28
Income on Federal funds sold	481
Interest and dividends on investments	76
Other operating income	97
Total operating income	1,994
OPERATING EXPENSE	
Salaries and employee benefits	454
Interest on deposits	734
Occupancy and furniture and equipment expense	105
Provision for loan losses	431
Other operating expense	439
Total operating expense	2,163
NET OPERATING INCOME	-169
Applicable income taxes	16
Income before extraordinary items	-185
Extraordinary charges (credits)	
NET INCOME	-185
NET CHANGE IN CAPITAL	-186

Foothill Bank

Incorporated November 20, 1974

423 San Antonio Road, Mountain View 94040 **Tel: (415) 941-9300**

Principal Officers: John O. Brooks, President and Chief Executive Officer; L.S. Santa Maria, Vice President & Cashier.

Directors: John O. Brooks, Victor Calvo, John W. Dunn, Ernest L. Hawks, John W. Huston, Roy M. Iwata, B.T. Mills, Robert E. Williams.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,010
U. S. Treasury securities		2,399
Obligations of U.S. Gov't agencies, etc.		2,334
Obligations of States and political subdivisions		46
Federal funds sold, etc.		500
Loans (excluding unearned income)	15,524	
LESS: Reserve for possible loan losses	218	
Loans (net)		15,306
Bank premises, furniture and fixtures		717
Other real estate owned		130
Other assets		803
Total Assets		24,245

LIABILITIES

Demand deposits (IPC)		7,081
Time and savings deposits (IPC)		11,089
Deposits of U.S. Government		43
Deposits of States and municipalities		1,400
Certified and officers checks		258
Total Domestic Deposits	19,871	
Demand deposits	7,382	
Time and savings deposits	12,489	
Total Domestic and Foreign Deposits		19,871
Federal funds purchased, etc.		2,609
Other liabilities		477
Total Liabilities		22,957

EQUITY CAPITAL

Common stock	976
Surplus	594
Undivided profits	-282
Total Equity Capital	1,288
Total Liabilities and Equity Capital	24,245

Branch office: Los Altos.

Foothill Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,437
Income on Federal funds sold	120
Interest and dividends on investments	487
Other operating income	85
Total operating income	3,129
OPERATING EXPENSE	
Salaries and employee benefits	762
Interest on deposits	1,251
Interest on Federal funds purchased and other borrowings	274
Occupancy and furniture and equipment expense	257
Provision for loan losses	134
Other operating expense	514
Total operating expense	3,192
NET OPERATING INCOME	-63
Income before extraordinary items	-63
Net securities gains (losses)	-3
Extraordinary charges (credits)	
NET INCOME	-66
Other increases (decreases) in capital	9
NET CHANGE IN CAPITAL	-57

Foothill Independent Bank

Established June 1, 1973

510 South Grand Ave., Glendora 91740 Tel: (213) 963-8551

Principal Officers: J. T. Waller, President; George F. Langley, Executive Vice President & Chief Financial Officer; Tom Kramer, Executive Vice President & Loan AdministratorT.H. Roberts, Vice President & Branch Supervisor.

Directors: Charles G. Boone, Wallace D. Gott, William V. Landecena, George E. Langley, O. L. Mestad, Earl A. Musser, Leonard Ray, Alton L. Sanford, Alexander R. Tobin, J. T. Waller.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,543
U. S. Treasury securities		1,759
Obligations of U.S. Gov't agencies, etc.		1,701
Obligations of States and political subdivisions		1,808
Federal funds sold, etc.		3,250
Loans (excluding unearned income)	33,801	
LESS: Reserve for possible loan losses	220	
Loans (net)		33,581
Direct lease financing		18
Bank premises, furniture and fixtures		2,690
Other real estate owned		386
Other assets		812
Total Assets		48,548
LIABILITIES		
Demand deposits (IPC)		11,971
Time and savings deposits (IPC)		25,807
Deposits of U.S. Government		41
Deposits of States and municipalities		4,235
Certified and officers checks		994
Total Domestic Deposits	43,048	
Demand deposits	13,006	
Time and savings deposits	30,042	
Total Domestic and Foreign Deposits		43,048
Federal funds purchased, etc.		608
Other liabilities		831
Total Liabilities		44,487
EQUITY CAPITAL		
Common stock		1,761
Surplus		472
Undivided profits		1,828
Total Equity Capital		4,061
Total Liabilities and Equity Capital		48,548

Branch offices (3): Claremont, Rancho Cucamonga, Upland.

Foothill Independent Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	4,270
Income on Federal funds sold	530
Interest and dividends on investments	903
Other operating income	758
Total operating income	6,461
OPERATING EXPENSE	
Salaries and employee benefits	1,219
Interest on deposits	2,572
Interest on Federal funds purchased and other borrowings	302
Occupancy and furniture and equipment expense	369
Provision for loan losses	45
Other operating expense	929
Total operating expense	5,436
NET OPERATING INCOME	1,025
Applicable income taxes	420
Income before extraordinary items	605
Extraordinary charges (credits)	
NET INCOME	605
NET CHANGE IN CAPITAL	605

Fremont Bank

Incorporated April 16, 1970

39150 Fremont Blvd., Fremont 94538 **Tel: (415) 792-2300**

Principal Officers: Morris Hyman, Chairman of the Board and President; Michael J. Wallace, Executive Vice President; M.P. Whitfield, Secretary, E. A. Quaresma, Treasurer.

Directors: John Brooks, Allan R. Hirsch, Alan L. Hyman, Morris Hyman, E.A. Quaresma, George M. Silliman, Michael J. Wallace, M.P. Whitfield.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		15,432
U. S. Treasury securities		876
Obligations of U.S. Gov't agencies, etc.		1,002
Obligations of States and political subdivisions		6,945
Other bonds, notes, and debentures		50
Corporate stock		50
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	48,692	
LESS: Reserve for possible loan losses	456	
Loans (net)		48,236
Direct lease financing		709
Bank premises, furniture and fixtures		3,672
Other real estate owned		3
Other assets		2,413
Total Assets		80,388

LIABILITIES

Demand deposits (IPC)		14,930
Time and savings deposits (IPC)		58,041
Deposits of U.S. Government		26
Deposits of States and municipalities		257
Certified and officers checks		716
Total Domestic Deposits	73,970	
Demand deposits	15,928	
Time and savings deposits	58,042	
Total Domestic and Foreign Deposits		73,970
Other liabilities		986
Total Liabilities		74,956

EQUITY CAPITAL

Common stock		1,600
Surplus		1,603
Undivided profits		2,229
Total Equity Capital		5,432
Total Liabilities and Equity Capital		80,388

Parent company: Fremont Bancorporation.
Subsidiary: Fremont Securities Inc.
Branch offices (4): Fremont (2), San Leandro, Union City.
Extensions of banking offices (2): Fremont (2).

Fremont Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	8,749
Income on Federal funds sold	439
Interest and dividends on investments	1,239
Income from direct lease financing	174
Other operating income	678
Total operating income	11,279
OPERATING EXPENSE	
Salaries and employee benefits	2,585
Interest on deposits	5,802
Interest on Federal funds purchased and other borrowings	6
Occupancy and furniture and equipment expense	657
Other operating expense	1,957
Total operating expense	11,007
NET OPERATING INCOME	272
Applicable income taxes	-117
Income before extraordinary items	389
Net securities gains (losses)	73
Extraordinary charges (credits)	
NET INCOME	462
Other increases (decreases) in capital	-6
Cash dividends paid	148
NET CHANGE IN CAPITAL	308

Fresno Bank of Commerce

Incorporated March 27, 1980

5113 East McKinley Avenue, Fresno 93727 **Tel: (209) 252-8711**

Principal Officers: Murl D. Long, President and Chief Executive Officer; Robert L. Larson, Vice President, Treasurer and Cashier; Derrell G. Lejeune, Vice President and Senior Loan Officer.

Directors: Thomas J. Bernard, Rodney J. DeLuca, Robert E. Duncan, D. Paul Fansler, Sr., Walter D. Harris, Louis H. Herwaldt, William P. Irwin, Murl D. Long, Donald J. Peracchi, Elmer Bud Richter.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,622
U. S. Treasury securities		5,142
Obligations of U.S. Gov't agencies, etc.		1,026
Federal funds sold, etc.		7,200
Loans (excluding unearned income)	26,635	
LESS: Reserve for possible loan losses	155	
Loans (net)		26,480
Bank premises, furniture and fixtures		1,274
Other real estate owned		282
Other assets		910
Total Assets		45,936

LIABILITIES

Demand deposits (IPC)		9,516
Time and savings deposits (IPC)		19,585
Deposits of U.S. Government		57
Deposits of commercial banks		5
Certified and officers checks		195
Total Domestic Deposits	29,358	
Demand deposits	9,773	
Time and savings deposits	19,585	
Total Domestic and Foreign Deposits		29,358
Federal funds purchased, etc.		5,800
Other liabilities		1,261
Total Liabilities		36,419

EQUITY CAPITAL

Common stock	8,083
Undivided profits	426
Reserve for contingencies, etc.	1,008
Total Equity Capital	9,517
Total Liabilities and Equity Capital	45,936

Extension of banking office: Fresno.

Fresno Bank of Commerce —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	3,871
Income on Federal funds sold	652
Interest and dividends on investments	447
Other operating income	37
Total operating income	5,007

OPERATING EXPENSE

Salaries and employee benefits	470
Interest on deposits	1,829
Interest on Federal funds purchased and other borrowings	333
Occupancy and furniture and equipment expense	183
Provision for loan losses	87
Other operating expense	427
Total operating expense	3,329
NET OPERATING INCOME	1,678
Applicable income taxes	843
Income before extraordinary items	835
Extraordinary charges (credits)	
NET INCOME	835
Other increases (decreases) in capital	37
NET CHANGE IN CAPITAL	872

Garden Grove Community Bank

Established April 24, 1979

11100 Garden Grove Blvd., Garden Grove 92642 Tel: (714) 638-1200

Principal Officers: Donald W. Olson, President; Donald A. Stockdale, Executive Vice President: E.J. Mulrooney, Vice President & Cashier.

Directors: William E. Estep, Victor R. Ferrell, Jack Koch, Harry L. Lake, Jr., Glenn L. McConnelee, Donald W. Olson, Lindsley Parsons, La Verne J. Reafsnyder, John J. Vogelzang, John C. Wooley.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,500
Obligations of U.S. Gov't agencies, etc.		6,992
Federal funds sold, etc.		300
Loans (excluding unearned income)	20,035	
LESS: Reserve for possible loan losses	215	
Loans (net)		19,820
Direct lease financing		12
Bank premises, furniture and fixtures		600
Other assets		769
Total Assets		29,993

LIABILITIES

Demand deposits (IPC)		5,581
Time and savings deposits (IPC)		15,058
Deposits of States and municipalities		5,600
Deposits of commercial banks		250
Certified and officers checks		395
Total Domestic Deposits	26,884	
Demand deposits	5,976	
Time and savings deposits	20,908	
Total Domestic and Foreign Deposits		26,884
Mortgage indebtedness		315
Other liabilities		467
Total Liabilities		27,666

EQUITY CAPITAL

Common stock	1,375
Surplus	750
Undivided profits	202
Total Equity Capital	2,327
Total Liabilities and Equity Capital	29,993

Garden Grove Community Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	3,110
Income on Federal funds sold	184
Interest and dividends on investments	613
Other operating income	124
Total operating income	4,031

OPERATING EXPENSE

Salaries and employee benefits	643
Interest on deposits	1,989
Interest on Federal funds purchased and other borrowings	41
Occupancy and furniture and equipment expense	173
Provision for loan losses	236
Other operating expense	621
Total operating expense	3,703
NET OPERATING INCOME	328
Applicable income taxes	141
Income before extraordinary items	187
Extraordinary charges (credits)	
NET INCOME	187
NET CHANGE IN CAPITAL	187

Garfield Bank

Incorporated April 20, 1954

2417 W. Whittier Blvd., Montebello 90640 **Tel: (213) 726-1411**

Principal Officers: Jack Arakelian, Chairman of the Board; Walter E. Hemphill, President; Frank H. Nelson, Senior Vice President & Loan Administrator; Christin H. Wong, Vice President & Cashier; Paul Jones, Vice President & Auditor.

Directors: Jack Arakelian, Aldo J. DeSoto, Walter E. Hemphill, Ronald H. Gabriel, Manty Manibog, Eugene Russell, Robert Shamlian.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		4,116
U. S. Treasury securities		1,600
Obligations of U.S. Gov't agencies, etc.		3,853
Obligations of States and political subdivisions		3,305
Other bonds, notes, and debentures		75
Federal funds sold, etc.		300
Loans (excluding unearned income)	35,200	
LESS: Reserve for possible loan losses	563	
Loans (net)		34,637
Direct lease financing		132
Bank premises, furniture and fixtures		1,424
Other real estate owned		433
Other assets		1,886
Total Assets		51,761
LIABILITIES		
Demand deposits (IPC)		11,526
Time and savings deposits (IPC)		29,415
Deposits of U.S. Government		63
Deposits of States and municipalities		5,797
Certified and officers checks		725
Total Domestic Deposits	47,526	
Demand deposits	12,561	
Time and savings deposits	34,965	
Total Domestic and Foreign Deposits		47,526
Mortgage indebtedness		90
Other liabilities		748
Total Liabilities		48,364
EQUITY CAPITAL		
Common stock		1,165
Surplus		1,500
Undivided profits		732
Total Equity Capital		3,397
Total Liabilities and Equity Capital		51,761

Branch offices (3): Hollywood, Huntington Beach, Monterey Park.

Garfield Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	5,637
Income on Federal funds sold	228
Interest and dividends on investments	755
Income from direct lease financing	30
Other operating income	395
Total operating income	7,045
OPERATING EXPENSE	
Salaries and employee benefits	1,626
Interest on deposits	3,953
Interest on Federal funds purchased and other borrowings	110
Occupancy and furniture and equipment expense	407
Provision for loan losses	570
Other operating expense	1,150
Total operating expense	7,816
NET OPERATING INCOME	-771
Applicable income taxes	55
Income before extraordinary items	-826
Net securities gains (losses)	-5
Extraordinary charges (credits)	
NET INCOME	-831
NET CHANGE IN CAPITAL	-831

Gateway Western Bank

Incorporated March 2, 1981

1172 W. Ramsey, Banning 92220 **Tel: (714) 849-5605**

Principal Officers: Thomas D. Pavey, President & Chief Executive Officer; Charles S. Varga, Vice President and Chief Financial Officer.

Directors: Emanuel Baldi, Frank J. Burgess, Thomas L. Daniel, Richard G. Davis, H. Forrest Lovett, Wilbur E. Page, Thomas D. Pavey, Ollin Tendeland, Lew F. Weaver.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		1,303
U. S. Treasury securities		198
Obligations of U.S. Gov't agencies, etc.		906
Federal funds sold, etc.		550
Loans (excluding unearned income)	4,261	
LESS: Reserve for possible loan losses	11	
Loans (net)		4,250
Bank premises, furniture and fixtures		235
Other assets		445
Total Assets		7,887
LIABILITIES		
Demand deposits (IPC)		1,403
Time and savings deposits (IPC)		3,851
Deposits of States and municipalities		700
Certified and officers checks		77
Total Domestic Deposits	6,031	
Demand deposits	1,480	
Time and savings deposits	4,551	
Total Domestic and Foreign Deposits		6,031
Other liabilities		70
Total Liabilities		6,101
EQUITY CAPITAL		
Common stock		1,985
Undivided profits		-199
Total Equity Capital		1,786
Total Liabilities and Equity Capital		7,887

Branch Office: Beaumont

Gateway Western Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	70
Income on Federal funds sold	37
Interest and dividends on investments	4
Other operating income	11
Total operating income	122
OPERATING EXPENSE	
Salaries and employee benefits	54
Interest on deposits	28
Interest on Federal funds purchased and other borrowings	1
Occupancy and furniture and equipment expense	20
Provision for loan losses	5
Other operating expense	54
Total operating expense	162
NET OPERATING INCOME	-40
Income before extraordinary items	-40
Extraordinary charges (credits)	
NET INCOME	-40
Other increases (decreases) in capital	1,877
NET CHANGE IN CAPITAL	1,837

General Bank of Commerce

Established March 18, 1980

201 South Figueroa Street, Los Angeles 90012 Tel: (213) 628-1234

Principal Officers: Li Pei Wu, President & Chief Executive Officer; Peter Wu, Executive Vice President & Chief Loan Officer; Min Cho, Senior Vice President & Regional Manager; Terry A. Manning, Vice President & Acting Cashier.

Directors: Stephen Huang, Ting Liu, R. Gene Thurman, Julian Wu, Ping Wu, Walter Wu.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		3,428
U. S. Treasury securities		726
Obligations of U.S. Gov't agencies, etc.		12,733
Obligations of States and political subdivisions		1,315
Federal funds sold, etc.		5,375
Loans (excluding unearned income)	69,364	
LESS: Reserve for possible loan losses	1,688	
Loans (net)		67,676
Bank premises, furniture and fixtures		5,691
Other real estate owned		1,731
Customers' liability on acceptances outstanding		2,010
Other assets		2,823
Total Assets		103,508
LIABILITIES		
Demand deposits (IPC)		8,838
Time and savings deposits (IPC)		78,189
Deposits of commercial banks		561
Certified and officers checks		2,671
Total Domestic Deposits	90,259	
Demand deposits	11,509	
Time and savings deposits	78,750	
Total Domestic and Foreign Deposits		90,259
Federal funds purchased, etc.		5,724
Mortgage indebtedness		400
Acceptances executed and outstanding		2,010
Other liabilities		1,154
Total Liabilities		99,547
EQUITY CAPITAL		
Common stock		5,279
Surplus		1,763
Undivided profits		-3,081
Total Equity Capital		3,961
Total Liabilities and Equity Capital		103,508

Parent company: GBC Bancorp.
Branch offices (2): Los Angeles, Monterey Park.

General Bank of Commerce —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	12,089
Interest on balances with banks	787
Income on Federal funds sold	735
Interest and dividends on investments	1,225
Other operating income	511
Total operating income	15,347
OPERATING EXPENSE	
Salaries and employee benefits	2,437
Interest on deposits	9,962
Interest on Federal funds purchased and other borrowings	392
Occupancy and furniture and equipment expense	903
Provision for loan losses	557
Other operating expense	1,559
Total operating expense	15,810
NET OPERATING INCOME	-463
Income before extraordinary items	-463
Net securities gains (losses)	174
Extraordinary charges (credits)	
NET INCOME	-289
Other increases (decreases) in capital	376
NET CHANGE IN CAPITAL	87

Gilmore Commercial and Savings Bank

Incorporated October 13, 1955

6291 W. 3rd St., Los Angeles 90036 Tel: (213) 936-6111

Principal Officers: John B. Gostovich, Chairman of the Board and President; Jack Patterson, Executive Vice President & Manager; Kathleen M. Artica, Eleanor Cobb, Assistant Vice Presidents; Kathleen Reardon, Cashier; Melroy C. Hare, Mary M. McKane, Barbara Timm, Assistant Cashiers; Ruth E. Mittag, Auditor.

Directors: Gordon B. Crary, Jr., John B. Gostovich, Andrew G. Hilen, Henry L. Hilty, Jr., Jack Patterson, Karl M. Samuelian, Robert V. Sibert.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,931
Obligations of U.S. Gov't agencies, etc.		1,564
Obligations of States and political subdivisions		5,095
Federal funds sold, etc.		5,400
Loans (excluding unearned income)	23,229	
LESS: Reserve for possible loan losses	417	
Loans (net)		22,812
Bank premises, furniture and fixtures		64
Other assets		269
Total Assets		37,135

LIABILITIES

Demand deposits (IPC)		7,276
Time and savings deposits (IPC)		24,502
Deposits of U.S. Government		14
Deposits of States and municipalities		5
Certified and officers checks		210
Total Domestic Deposits	32,007	
Demand deposits	7,505	
Time and savings deposits	24,502	
Total Domestic and Foreign Deposits		32,007
Other liabilities		372
Total Liabilities		32,379

EQUITY CAPITAL

Common stock	1,000
Surplus	1,000
Undivided profits	2,756
Total Equity Capital	4,756
Total Liabilities and Equity Capital	37,135

Parent company: A.F. Gilmore Co.

Gilmore Commercial and Savings Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,791
Income on Federal funds sold	595
Interest and dividends on investments	633
Other operating income	83
Total operating income	4,102

OPERATING EXPENSE

Salaries and employee benefits	609
Interest on deposits	2,262
Occupancy and furniture and equipment expense	173
Other operating expense	236
Total operating expense	3,280
NET OPERATING INCOME	822
Applicable income taxes	421
Income before extraordinary items	401
Net securities gains (losses)	-25
Extraordinary charges (credits)	
NET INCOME	376
NET CHANGE IN CAPITAL	376

Gold Country Bank

Incorporated July 12, 1974

11851 Sutton Way, Grass Valley 95945
Tel: (916) 272-1911

Principal Officers: William E. Elliott, President; Annette Ruppel, Vice President & Cashier; Dennis C. Irvine, Vice President & Loan Administrator; Emma Ballard, Corporate Secretary.

Directors: Jim B. Cranmer, James P. DeMartini, Dean Deniz, Frank E. Elliott, William E. Elliott, Richard N. Hall, Gordon H. Hellwig, Jr., Robert W. Long, Edward B. Sylvester.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,962
U. S. Treasury securities		1,436
Obligations of U.S. Gov't agencies, etc.		5,763
Obligations of States and political subdivisions		586
Federal funds sold, etc.		1,450
Loans (excluding unearned income)	32,792	
LESS: Reserve for possible loan losses	298	
Loans (net)		32,494
Bank premises, furniture and fixtures		1,676
Other real estate owned		134
Other assets		995
Total Assets		47,496
LIABILITIES		
Demand deposits (IPC)		7,616
Time and savings deposits (IPC)		29,497
Deposits of States and municipalities		4,409
Certified and officers checks		432
Total Domestic Deposits	41,954	
Demand deposits	8,966	
Time and savings deposits	32,988	
Total Domestic and Foreign Deposits		41,954
Federal funds purchased, etc.		1,332
Other liabilities for borrowed money		275
Mortgage indebtedness		130
Other liabilities		1,093
Total Liabilities		44,784
EQUITY CAPITAL		
Common stock		817
Surplus		1,231
Undivided profits		664
Total Equity Capital		2,712
Total Liabilities and Equity Capital		47,496

Parent Company: Independent Bankshares Corporation.
Subsidiary: Gold Country Securities.
Branch offices (5): Auburn, Colfax, Downieville, Grass Valley, Nevada City.
Intermittent branch office: Grass Valley.

Gold Country Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	4,797
Income on Federal funds sold	311
Interest and dividends on investments	628
Other operating income	637
Total operating income	6,373
OPERATING EXPENSE	
Salaries and employee benefits	1,344
Interest on deposits	3,006
Interest on Federal funds purchased and other borrowings	79
Occupancy and furniture and equipment expense	326
Provision for loan losses	98
Other operating expense	1,040
Total operating expense	5,893
NET OPERATING INCOME	480
Applicable income taxes	245
Income before extraordinary items	235
Extraordinary charges (credits)	
NET INCOME	235
Cash dividends paid	144
NET CHANGE IN CAPITAL	91

Golden Gate Bank

Incorporated September 24, 1975

235 Front Street, San Francisco 94111 Tel: (415) 421-9890

Principal Officers: Marie K. Brooks, Chairman of the Board; Donald Travis, President; Luiz da Silva, Cashier.

Directors: Carolyn Biesiadecki, Marie Brooks, Charles Farrow, Rochelle Fostmeier, Frances Green, Dorothy Kulvin, Walton Lawrence, Mai Kai Lee, Robert Leslie, Donald Travis, Richard Williams.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,023
Obligations of U.S. Gov't agencies, etc.		1,350
Federal funds sold, etc.		718
Loans (excluding unearned income)	6,067	
LESS: Reserve for possible loan losses	84	
Loans (net)		5,983
Bank premises, furniture and fixtures		213
Other assets		392
Total Assets		10,679
LIABILITIES		
Demand deposits (IPC)		3,309
Time and savings deposits (IPC)		3,595
Deposits of U.S. Government		563
Deposits of States and municipalities		400
Certified and officers checks		152
Total Domestic Deposits	8,019	
Demand deposits	3,465	
Time and savings deposits	4,554	
Total Domestic and Foreign Deposits		8,019
Federal funds purchased, etc.		1,239
Mortgage indebtedness		8
Other liabilities		130
Total Liabilities		9,396
EQUITY CAPITAL		
Common stock		716
Surplus		759
Undivided profits		93
Reserve for contingencies, etc.		-285
Total Equity Capital		1,283
Total Liabilities and Equity Capital		10,679

Golden Gate Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	748
Interest on balances with banks	201
Income on Federal funds sold	89
Interest and dividends on investments	241
Other operating income	106
Total operating income	1,385
OPERATING EXPENSE	
Salaries and employee benefits	324
Interest on deposits	398
Interest on Federal funds purchased and other borrowings	119
Occupancy and furniture and equipment expense	154
Provision for loan losses	48
Other operating expense	194
Total operating expense	1,237
NET OPERATING INCOME	148
Applicable income taxes	16
Income before extraordinary items	132
Extraordinary charges (credits)	
NET INCOME	132
NET CHANGE IN CAPITAL	132

Golden Oak Bank

Incorporated May 18, 1978

49099 Road 426, Oakhurst 93644 **Tel: (209) 683-2200**

Principal Officers: Merrel W. Bradford, President; Douglas L. Reeves, Vice President & Cashier; James C. Best, Secretary.

Directors: Anthony H. Alves, James C. Best, Merrell W. Bradford, B. Alonzo Cornwell, J. M. Ferro, W. Gerald Flanagan, Elbert R. Guyett, Lewis Thomason, Waldo W. Weeth.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		488
Obligations of U.S. Gov't agencies, etc.		950
Federal funds sold, etc.		350
Loans (excluding unearned income)	8,239	
LESS: Reserve for possible loan losses	48	
Loans (net)		8,191
Bank premises, furniture and fixtures		854
Other real estate owned		94
Other assets		559
Total Assets		11,486
LIABILITIES		
Demand deposits (IPC)		3,080
Time and savings deposits (IPC)		6,080
Deposits of States and municipalities		925
Certified and officers checks		128
Total Domestic Deposits	10,213	
Demand deposits	3,208	
Time and savings deposits	7,005	
Total Domestic and Foreign Deposits		10,213
Federal funds purchased, etc.		273
Other liabilities		157
Total Liabilities		10,643
EQUITY CAPITAL		
Common stock		781
Surplus		409
Undivided profits		-347
Total Equity Capital		843
Total Liabilities and Equity Capital		11,486

Branch office: Northfork.

Golden Oak Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	1,055
Income on Federal funds sold	60
Interest and dividends on investments	151
Other operating income	122
Total operating income	1,388

OPERATING EXPENSE

Salaries and employee benefits	352
Interest on deposits	717
Interest on Federal funds purchased and other borrowings	8
Occupancy and furniture and equipment expense	131
Provision for loan losses	106
Other operating expense	229
Total operating expense	1,543
NET OPERATING INCOME	-155
Income before extraordinary items	-155
Extraordinary charges (credits)	
NET INCOME	-155
NET CHANGE IN CAPITAL	-156

Golden Pacific Bank

Established December 7, 1981

845 No. Euclid Avenue, Ontario 91761 **Tel: (714) 983-4600**

Principal Officers: Warren Stewart, President; Kenneth Dale Bunch, Vice President & Senior Credit Officer; Susan G. Howe, Vice President & Cashier.

Directors: Arnold D. Anderson, Milton R. Bracey, Jr., Charles V. Cummins, James F. Garliepp, Jr., Richard H. Pearson, Warren Stewart, David M. Tobias.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		401
U. S. Treasury securities		95
Obligations of U.S. Gov't agencies, etc.		691
Federal funds sold, etc.		1,293
Loans (excluding unearned income)	6,159	
LESS: Reserve for possible loan losses		
Loans (net)		6,159
Bank premises, furniture and fixtures		882
Other assets		207
Total Assets		9,728

LIABILITIES

Demand deposits (IPC)		1,641
Time and savings deposits (IPC)		5,311
Deposits of U.S. Government		8
Certified and officers checks		58
Total Domestic Deposits	7,018	
Demand deposits	1,707	
Time and savings deposits	5,311	
Total Domestic and Foreign Deposits		7,018
Federal funds purchased, etc.		221
Other liabilities		69
Total Liabilities		7,308

EQUITY CAPITAL

Common stock		2,594
Undivided profits		-174
Total Equity Capital		2,420
Total Liabilities and Equity Capital		9,728

Golden Pacific Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	7
Income on Federal funds sold	16
Total operating income	23

OPERATING EXPENSE

Salaries and employee benefits	23
Interest on deposits	4
Occupancy and furniture and equipment expense	2
Other operating expense	11
Total operating expense	40
NET OPERATING INCOME	-17
Income before extraordinary items	-17
Extraordinary charges (credits)	
NET INCOME	-17
Other increases (decreases) in capital	2,510
NET CHANGE IN CAPITAL	2,493

Golden State Sanwa Bank

Incorporated July 28, 1971

300 Montgomery St., San Francisco 94104 Tel: (415) 397-6000

Principal Officers: Osamu Higaki, Chairman of the Board; G.F. Holt, G. Berk Kellogg, Vice Chairmen; Teruyoshi Yasufuku, President and Chief Executive Officer; John W. Jalonen, Advisor to the President; Mutsuo Fukuzawa, Eugene A. Slagoski, Executive Vice Presidents; Koichi Yasu Kawa, Senior Vice President and Secretary; Haruo Hori, Senior Vice President & Controller.

Directors: Charles R. Cook, Mutsuo Fukuzawa, Tsuneo Fujita, Osamu Higaki, G.F. Holt, John W. Jalonen, G. Berk Kellogg, Tatsuo Nishii, Robert E. Pellissier, William B. Ross, Eugene A. Slagoski, Jack Tomlinson, J.C. Van Horn, Teruyoshi Yasufuku.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		28,517
U. S. Treasury securities		2,974
Obligations of U.S. Gov't agencies, etc.		57,555
Obligations of States and political subdivisions		65,545
Other bonds, notes, and debentures		1,648
Corporate stock		150
Federal funds sold, etc.		3,822
Loans (excluding unearned income)	664,267	
LESS: Reserve for possible loan losses	4,781	
Loans (net)		659,486
Direct lease financing		5
Bank premises, furniture and fixtures		32,770
Other real estate owned		1,208
Customers' liability on acceptances outstanding		2,083
Other assets		19,047
Total Assets		874,810

LIABILITIES

Demand deposits (IPC)		153,123
Time and savings deposits (IPC)		496,975
Deposits of U.S. Government		184
Deposits of States and municipalities		52,407
Deposits of commercial banks		7,313
Certified and officers checks		7,819
Total Domestic Deposits	717,821	
Demand deposits	165,553	
Time and savings deposits	552,268	
Total Domestic and Foreign Deposits		717,821
Federal funds purchased, etc.		18,607
Other liabilities for borrowed money		58,359
Mortgage indebtedness		4,128
Acceptances executed and outstanding		2,083
Other liabilities		7,715
Total Liabilities		808,713
Subordinated notes and debentures		8,724

EQUITY CAPITAL

Common stock	17,300
Surplus	31,227
Undivided profits	8,846
Total Equity Capital	57,373
Total Liabilities and Equity Capital	874,810

Parent company: The Sanwa Bank Limited, Osaka, Japan.

Branch offices (28): Alhambra, Anaheim, Baldwin Park, Bell Gardens, Buena Park, Covina, Culver City, Downey, Huntington Beach, La Puente, Los Angeles (2), Mountain View, Newport Beach, Oakland, Pasadena, Pico Rivera, Placentia, Redondo Beach, Rosemead, Sacramento, San Diego, San Jose, Santa Fe Springs, South El Monte, South Gate, Torrance, West Covina.

Place of business: Pico Rivera.

Extensions of banking offices (2): Rosemead, South El Monte.

Golden State Sanwa Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	88,652
Income on Federal funds sold	128
Interest and dividends on investments	9,424
Income from direct lease financing	5
Other operating income	3,994
Total operating income	102,203

OPERATING EXPENSE

Salaries and employee benefits	15,956
Interest on deposits	60,595
Interest on Federal funds purchased and other borrowings	9,464
Occupancy and furniture and equipment expense	5,454
Provision for loan losses	1,680
Other operating expense	7,321
Total operating expense	100,470
NET OPERATING INCOME	1,733
Applicable income taxes	-292
Income before extraordinary items	2,025
Net securities gains (losses)	17
Extraordinary charges (credits)	
NET INCOME	2,042
Other increases (decreases) in capital	23,799
Cash dividends paid	845
NET CHANGE IN CAPITAL	24,996

Golden Valley Bank

Incorporated August 20, 1976

301 E. Main Street, Turlock 95380 **Tel: (209) 667-2710**

Principal Officers: Elwood W. Swanson, Chairman of the Board; Wesley D. Wallstrom, President; Betty J. Shabazian, Vice President & Cashier; David Anderson, Vice President & Credit Administrator; Marshall L. Berg, Assistant Vice President & Financial Officer.

Directors: William Roy Ahlem, Jr., William F. Allewelt, Charles E. Bakke, Robert Heans, Norman Lucas, Walter A. Rogner, Elwood W. Swanson, Alfred G. Terry, Wesley D. Wallstrom.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		6,215
U. S. Treasury securities		1,562
Obligations of U.S. Gov't agencies, etc.		2,350
Obligations of States and political subdivisions		4,478
Federal funds sold, etc.		900
Loans (excluding unearned income)	48,315	
LESS: Reserve for possible loan losses	439	
Loans (net)		47,876
Bank premises, furniture and fixtures		2,086
Other real estate owned		149
Other assets		2,680
Total Assets		68,296

LIABILITIES

Demand deposits (IPC)		9,943
Time and savings deposits (IPC)		43,438
Deposits of U.S. Government		63
Deposits of States and municipalities		4,100
Certified and officers checks		612
Total Domestic Deposits	58,156	
Demand deposits	10,618	
Time and savings deposits	47,538	
Total Domestic and Foreign Deposits		58,156
Federal funds purchased, etc.		2,063
Other liabilities for borrowed money		2,000
Mortgage indebtedness		40
Other liabilities		825
Total Liabilities		63,084

EQUITY CAPITAL

Common stock	4,242
Undivided profits	970
Total Equity Capital	5,212
Total Liabilities and Equity Capital	68,296

Subsidiary: Goldvab, Inc.
Branch offices (2): Hilmar, Turlock.

Golden Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	6,681
Income on Federal funds sold	320
Interest and dividends on investments	1,092
Other operating income	420
Total operating income	8,513
OPERATING EXPENSE	
Salaries and employee benefits	1,455
Interest on deposits	5,206
Interest on Federal funds purchased and other borrowings	169
Occupancy and furniture and equipment expense	278
Provision for loan losses	399
Other operating expense	890
Total operating expense	8,397
NET OPERATING INCOME	116
Applicable income taxes	14
Income before extraordinary items	102
Extraordinary charges (credits)	
NET INCOME	102
Other increases (decreases) in capital	431
Cash dividends paid	114
NET CHANGE IN CAPITAL	419

Great American Bank

Incorporated July 10, 1979

1801 Century Park East, Los Angeles 90067 Tel: (213) 552-1776

Principal Officers: Jack A. Sweeney, Chairman of the Board & Chief Executive Officer; Mark Rubin, Vice Chairman & Chief Administrative Officer; Stephen G. Vida, President & Chief Operating Officer; Paul E. Brandt, Executive Vice President & Cashier; James E. Schwartz, Executive Vice President.

Directors: Paul E. Brandt, Jerome E. Farley, Frank R. Moothart, Mark Rubin, James E. Schwartz, Lawrence J. Sherman, Jack A. Sweeney, Stephen G. Vida, Kenneth I. Weld, Jr.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		7,532
Obligations of U.S. Gov't agencies, etc.		3,280
Federal funds sold, etc.		8,660
Loans (excluding unearned income)	64,165	
LESS: Reserve for possible loan losses	959	
Loans (net)		63,206
Bank premises, furniture and fixtures		2,965
Other assets		1,701
Total Assets		87,344
LIABILITIES		
Demand deposits (IPC)		28,525
Time and savings deposits (IPC)		41,204
Deposits of U.S. Government		36
Deposits of States and municipalities		100
Certified and officers checks		1,196
Total Domestic Deposits	71,061	
Demand deposits	29,757	
Time and savings deposits	41,304	
Total Domestic and Foreign Deposits		71,061
Federal funds purchased, etc.		1,735
Other liabilities		1,822
Total Liabilities		74,618
EQUITY CAPITAL		
Common stock		11,032
Undivided profits		1,694
Total Equity Capital		12,726
Total Liabilities and Equity Capital		87,344

Parent company: Great American Bancorp.
Branch offices (2): Beverly Hills, Newport Beach.

Great American Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	10,275
Income on Federal funds sold	1,568
Interest and dividends on investments	355
Other operating income	85
Total operating income	12,283
OPERATING EXPENSE	
Salaries and employee benefits	1,806
Interest on deposits	4,743
Interest on Federal funds purchased and other borrowings	124
Occupancy and furniture and equipment expense	789
Provision for loan losses	986
Other operating expense	1,456
Total operating expense	9,904
NET OPERATING INCOME	2,379
Applicable income taxes	1,203
Income before extraordinary items	1,176
Extraordinary charges (credits)	
NET INCOME	1,176
Other increases (decreases) in capital	22
NET CHANGE IN CAPITAL	1,198

Great Valley Bank

Incorporated March 9, 1977

2501 E. Whitmore Ave., Ceres 95307 Tel: (209) 538-0411

Principal Officers: John Tatoyan, Chairman of the Board; Kenneth A. Link, President; Alan J. Smyth, Vice President & Cashier.

Directors: Charles J. Boggeri, Joe Foster, Wilfred N. Inselman, Herbert S. Lee, Kenneth A. Link, Alvin G. Qualle, Rolland C. Quimby, John Tatoyan, Denzle L. Thompson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		1,595
Obligations of U.S. Gov't agencies, etc.		3,750
Federal funds sold, etc.		2,300
Loans (excluding unearned income)	10,962	
LESS: Reserve for possible loan losses	149	
Loans (net)		10,813
Bank premises, furniture and fixtures		1,545
Other assets		548
Total Assets		20,551
LIABILITIES		
Demand deposits (IPC)		4,680
Time and savings deposits (IPC)		11,609
Deposits of States and municipalities		1,107
Certified and officers checks		254
Total Domestic Deposits	17,650	
Demand deposits	4,934	
Time and savings deposits	12,716	
Total Domestic and Foreign Deposits		17,650
Federal funds purchased, etc.		112
Other liabilities		352
Total Liabilities		18,114
EQUITY CAPITAL		
Common stock		850
Surplus		1,180
Undivided profits		407
Total Equity Capital		2,437
Total Liabilities and Equity Capital		20,551

Branch offices (2): Hughson, Modesto.

Great Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,316
Interest on balances with banks	97
Income on Federal funds sold	209
Interest and dividends on investments	419
Other operating income	205
Total operating income	2,246
OPERATING EXPENSE	
Salaries and employee benefits	624
Interest on deposits	781
Interest on Federal funds purchased and other borrowings	4
Occupancy and furniture and equipment expense	140
Provision for loan losses	97
Other operating expense	319
Total operating expense	1,965
NET OPERATING INCOME	281
Applicable income taxes	118
Income before extraordinary items	163
Extraordinary charges (credits)	
NET INCOME	163
Other increases (decreases) in capital	1,265
Cash dividends paid	27
NET CHANGE IN CAPITAL	1,401

Grossmont Bank

Established November 3, 1972

5500 Grossmont Center Drive, La Mesa 92041 **Tel: (714) 462-2800**

Principal Officers: L. Robert Payne, Chairman of the Board; Donald K. Clague, President; Arthur F. Butler, Executive Vice President; Joanne Galleher, Senior Vice President, Cashier and Treasurer; Leo R. B. Henrikson, Secretary.

Directors: Arthur F. Butler, Paul T. Carter, Donald K. Clague, Jorge del Corral, Jack W. Goodall, Jr., Leo R.B. Henrikson, Patterson N. Hyndman, Roger D. Johnston, L. Robert Payne, John T. Warburton.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		18,713
U. S. Treasury securities		13,837
Obligations of U.S. Gov't agencies, etc.		7,334
Obligations of States and political subdivisions		12,937
Federal funds sold, etc.		1,460
Loans (excluding unearned income)	92,319	
LESS: Reserve for possible loan losses	715	
Loans (net)		91,604
Direct lease financing		670
Bank premises, furniture and fixtures		3,050
Other real estate owned		540
Other assets		2,956
Total Assets		153,101

LIABILITIES

Demand deposits (IPC)		31,134
Time and savings deposits (IPC)		96,062
Deposits of U.S. Government		190
Deposits of States and municipalities		1,000
Deposits of commercial banks		310
Certified and officers checks		2,839
Total Domestic Deposits	131,535	
Demand deposits	34,473	
Time and savings deposits	97,062	
Total Domestic and Foreign Deposits		131,535
Federal funds purchased, etc.		5,360
Other liabilities for borrowed money		1,251
Other liabilities		2,946
Total Liabilities		141,092

EQUITY CAPITAL

Common stock	1,799
Surplus	4,513
Undivided profits	5,697
Total Equity Capital	12,009
Total Liabilities and Equity Capital	153,101

Parent company: Bancomer Holding Company.
Branch offices (4): Alpine, El Cajon, La Mesa, San Diego.
ATM facility: La Mesa.

Growers & Merchants State Bank

Incorporated May 5, 1978

3700 McCall Avenue, Selma 93662 Tel: (209) 896-7350

Principal Officers: Harry J. Aslan, Chairman of the Board; Dwight G. Nelson, Jr., Vice Chairman; James D. Lowery, Sr., President; M.E. Wood, Vice President; Frances M. Harrington, Cashier; Roy Brock, Secretary; W. A. Grindle, Treasurer.

Directors: Harry J. Aslan, Roy Brock, W. A. Grindle, Donald W. Krouskop, James D. Lowery, Dwight G. Nelson, Jr., Keith H. Nystrem, Donald M. Serimian.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,251
Obligations of U.S. Gov't agencies, etc.		859
Obligations of States and political subdivisions		100
Federal funds sold, etc.		400
Loans (excluding unearned income)	11,408	
LESS: Reserve for possible loan losses	72	
Loans (net)		11,336
Bank premises, furniture and fixtures		949
Other assets		537
Total Assets		15,432

LIABILITIES

Demand deposits (IPC)		4,317
Time and savings deposits (IPC)		8,543
Deposits of U.S. Government		278
Deposits of States and municipalities		526
Certified and officers checks		112
Total Domestic Deposits	13,776	
Demand deposits	4,707	
Time and savings deposits	9,069	
Total Domestic and Foreign Deposits		13,776
Other liabilities		237
Total Liabilities		14,013

EQUITY CAPITAL

Common stock	941
Surplus	462
Undivided profits	16
Total Equity Capital	1,419
Total Liabilities and Equity Capital	15,432

Branch offices (2): Caruthers, Kingsburg.

Growers & Merchants State Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,969
Income on Federal funds sold	52
Interest and dividends on investments	123
Other operating income	187
Total operating income	2,331
OPERATING EXPENSE	
Salaries and employee benefits	482
Interest on deposits	1,150
Interest on Federal funds purchased and other borrowings	23
Occupancy and furniture and equipment expense	131
Provision for loan losses	54
Other operating expense	362
Total operating expense	2,202
NET OPERATING INCOME	129
Applicable income taxes	15
Income before extraordinary items	114
Extraordinary charges (credits)	
NET INCOME	114
Other increases (decreases) in capital	6
NET CHANGE IN CAPITAL	120

Harbor Bank

Incorporated December 3, 1973

6265 E. Second St., Long Beach 90803 Tel: (213) 598-0431

Principal Officers: James H. Gray, President, Robert Turicchi, Executive Vice President; R.S. Bell, Senior Vice President; Paul A. Jones, Senior Vice President; Jane J. Netherton, Vice President & Cashier.

Directors: James H. Gray, Jack Jay Jacobs, Kermit Q. Jones, George E. Koppel, Dorothy K. Matteson, Hamilton M. Moody, Ph.D., George M. Murchison, Malcolm C. Todd, M.D., Robert Turicchi, James A. Willingham, Richard G. Wilson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,698
U. S. Treasury securities		100
Obligations of U.S. Gov't agencies, etc.		4,000
Obligations of States and political subdivisions		3,107
Federal funds sold, etc.		5,100
Loans (excluding unearned income)	39,038	
LESS: Reserve for possible loan losses	251	
Loans (net)		38,787
Bank premises, furniture and fixtures		2,666
Other real estate owned		346
Other assets		1,435
Total Assets		60,239

LIABILITIES

Demand deposits (IPC)		19,071
Time and savings deposits (IPC)		29,564
Deposits of U.S. Government		89
Deposits of States and municipalities		2,250
Certified and officers checks		1,279
Total Domestic Deposits	52,253	
Demand deposits	20,439	
Time and savings deposits	31,814	
Total Domestic and Foreign Deposits		52,253
Federal funds purchased, etc.		498
Mortgage indebtedness		355
Other liabilities		1,096
Total Liabilities		54,202

EQUITY CAPITAL

Common stock		1,471
Surplus		3,962
Undivided profits		604
Total Equity Capital		6,037
Total Liabilities and Equity Capital		60,239

Subsidiary: Harbor Bank Properties.
Branch offices (3): Huntington Beach, Long Beach, Los Alamitos.

Harbor Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	6,930
Interest on balances with banks	142
Income on Federal funds sold	268
Interest and dividends on investments	708
Other operating income	548
Total operating income	8,596

OPERATING EXPENSE

Salaries and employee benefits	1,771
Interest on deposits	2,994
Interest on Federal funds purchased and other borrowings	143
Occupancy and furniture and equipment expense	702
Provision for loan losses	105
Other operating expense	1,382
Total operating expense	7,097
NET OPERATING INCOME	1,499
Applicable income taxes	658
Income before extraordinary items	841
Extraordinary charges (credits)	
NET INCOME	841
Other increases (decreases) in capital	69
NET CHANGE IN CAPITAL	910

Heritage Bank

Incorporated February 7, 1975

721 No. Euclid St., Anaheim 92801 Tel: (714) 851-4100

Principal Officers: Douglas E. Patty, Chairman of the Board; H.E. Slezinger, President; David L. Palagyi, Executive Vice President; Lee S. Ovitt, III, Vice President & Controller; Roger Saevig, Corporate Secretary.

Directors: Albert Antoyan, Harry Borzigian, John Marconi, Douglas E. Patty, Roger Saevig, Kenneth R. Thompson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		22,627
U. S. Treasury securities		5,949
Obligations of U.S. Gov't agencies, etc.		6,385
Obligations of States and political subdivisions		4,094
Federal funds sold, etc.		1,800
Loans (excluding unearned income)	219,689	
LESS: Reserve for possible loan losses	2,703	
Loans (net)		216,986
Direct lease financing		7,524
Bank premises, furniture and fixtures		7,155
Other real estate owned		2,268
Other assets		7,285
Total Assets		282,073

LIABILITIES		
Demand deposits (IPC)		66,926
Time and savings deposits (IPC)		165,155
Deposits of U.S. Government		3,506
Deposits of States and municipalities		14,250
Deposits of commercial banks		3,396
Certified and officers checks		4,780
Total Domestic Deposits	258,013	
Demand deposits	71,707	
Time and savings deposits	186,306	
Total Domestic and Foreign Deposits		258,013
Federal funds purchased, etc.		1,953
Mortgage indebtedness		1,748
Other liabilities		5,604
Total Liabilities		267,318

EQUITY CAPITAL	
Common stock	8,759
Surplus	2,379
Undivided profits	3,617
Total Equity Capital	14,755
Total Liabilities and Equity Capital	282,073

Parent company: Heritage Bankcorp.
Subsidiary: Heritage Bank Properities
Branch offices (8): Anaheim, Costa Mesa, El Toro, Irvine (2), Newport Beach, San Diego, Santa Ana.

Heritage Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	28,911
Interest on balances with banks	266
Income on Federal funds sold	4,255
Interest and dividends on investments	1,008
Income from direct lease financing	361
Other operating income	1,101
Total operating income	35,902
OPERATING EXPENSE	
Salaries and employee benefits	5,845
Interest on deposits	17,981
Interest on Federal funds purchased and other borrowings	32
Occupancy and furniture and equipment expense	2,011
Provision for loan losses	1,864
Other operating expense	4,976
Total operating expense	32,709
NET OPERATING INCOME	3,193
Applicable income taxes	1,054
Income before extraordinary items	2,139
Extraordinary charges (credits)	
NET INCOME	2,139
Other increases (decreases) in capital	1,892
NET CHANGE IN CAPITAL	4,031

The Hibernia Bank

Established April 28, 1859

201 California St., San Francisco 94111 **Tel: (415) 565-7000**

Principal Officers: Michael Tobin, Chairman of the Board & Chief Executive Officer; George R. Bianchi, President and Chief Operating Officer; David S. Edwards, Executive Vice President & Senior Retail Banking Officer; Michael D. Irwin, Senior Vice President & Chief Financial Officer; Thompson A. Elliott Jr., Senior Vice President and Cashier.

Directors: George R. Bianchi, John M. Bryan, Sheldon G. Cooper, Arthur L. Crowe, David I. Freed, Dewitt W. Krueger, Francis A. Martin, III, Ernest O. McCormick, III, G. Keith Provo, Michael Tobin.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		43,802
U. S. Treasury securities		40,232
Obligations of U.S. Gov't agencies, etc.		10,481
Obligations of States and political subdivisions		59,760
Other bonds, notes, and debentures		10
Corporate stock		627
Federal funds sold, etc.		6,000
Loans (excluding unearned income)	606,442	
LESS: Reserve for possible loan losses	3,841	
Loans (net)		602,601
Direct lease financing		49,165
Bank premises, furniture and fixtures		26,849
Other real estate owned		3,202
Customers' liability on acceptances outstanding		156
Other assets		45,305
Total Assets		888,190
LIABILITIES		
Demand deposits (IPC)		145,891
Time and savings deposits (IPC)		586,679
Deposits of U.S. Government		29,126
Deposits of States and municipalities		22,110
Deposits of commercial banks		1,786
Certified and officers checks		7,888
Total Domestic Deposits	793,480	
Demand deposits	156,078	
Time and savings deposits	637,402	
Total Domestic and Foreign Deposits		793,480
Federal funds purchased, etc.		16,281
Other liabilities for borrowed money		2,353
Mortgage indebtedness		103
Acceptances executed and outstanding		156
Other liabilities		14,085
Total Liabilities		826,458
EQUITY CAPITAL		
Common stock		10,437
Surplus		31,987
Undivided profits		19,308
Total Equity Capital		61,732
Total Liabilities and Equity Capital		888,190

Parent company: Hibernia Bancshares Corp.
Branch offices (34): Antioch, Belmont, Berkeley (2), Campbell, Concord (4), Dublin, Hayward, Lafayette, Millbrae, Newark, Oakland, San Francisco (12), San Jose (2), San Mateo, Walnut Creek (4).
ATM facilities (2): San Bruno, San Francisco.
Extension of banking office: Oakland.

The Hibernia Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	85,494
Interest on balances with banks	724
Income on Federal funds sold	2,313
Interest and dividends on investments	10,375
Income from direct lease financing	6,077
Trust department income	1,201
Other operating income	10,554
Total operating income	116,838

OPERATING EXPENSE

Salaries and employee benefits	20,470
Interest on deposits	63,362
Interest on Federal funds purchased and other borrowings	7,138
Occupancy and furniture and equipment expense	6,903
Provision for loan losses	1,640
Other operating expense	15,254
Total operating expense	114,767
NET OPERATING INCOME	2,071
Applicable income taxes	-365
Income before extraordinary items	2,436
Net securities gains (losses)	-100
Extraordinary charges (credits)	
NET INCOME	2,336
Other increases (decreases) in capital	18,000
Cash dividends paid	2,504
NET CHANGE IN CAPITAL	17,832

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	45,279
(b) Stocks	48,957
(c) Real Estate Loans	6,953
(d) Other Loans	950
(e) Real Estate	8,731
(f) Savings and Loan, Other Thrift Deposits	446
(g) Miscellaneous	3,950
Time Deposits:	
(a) Own Bank	13,287
(b) Other Banks	1,909
Demand Deposits:	
(a) Own Bank	4,808
Corporate Investments	104
Agency,Safekeeping,Custodian, and Escrow Investments	188,057
Advances or Overdrafts	806
Total Assets	324,237

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	43,231
(b) Personal Living Trusts	31,880
(c) Employee Benefit Trusts	51,917
Total Fiduciary Accounts	127,028
Corporate Accounts	122
Agency,Safekeeping,Custodian, and Escrow Accounts	196.281
Due to Commercial Department, Advances or Overdrafts	806
Total Liabilities	324,237
Market value-Securities deposited with State Treasurer: Court	597
Market value-Securities deposited with State Treasurer: Private	180

Home Bank

Incorporated February 10, 1950

2633 Cherry Ave., Signal Hill 90806 **Tel: (213) 426-8166**

Principal Officers: Franklin L. Martin, Chairman of the Board; Ray A. Elston, President & Chief Executive Officer; Donald A. Buschenfield, Donald C. Hanson, Executive Vice Presidents; Keith W. Barnes, Senior Vice President and Cashier; Julie D. Knabe, Corporate Secretary.

Directors: Donald A. Buschenfield, Delwin M. Clawson, Richard Denham, Dr. J.W. Durham, Ray A. Elston, David Kim, Franklin L. Martin, Everett D. Pyle, Lewis M. Webb.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		12,602
U. S. Treasury securities		14,817
Obligations of U.S. Gov't agencies, etc.		2,500
Obligations of States and political subdivisions		14,541
Other bonds, notes, and debentures		1,432
Federal funds sold, etc.		8,750
Loans (excluding unearned income)	108,699	
LESS: Reserve for possible loan losses	967	
Loans (net)		107,732
Direct lease financing		85
Bank premises, furniture and fixtures		6,830
Other assets		2,823
Total Assets		172,112
LIABILITIES		
Demand deposits (IPC)		49,004
Time and savings deposits (IPC)		83,602
Deposits of U.S. Government		425
Deposits of States and municipalities		16,912
Deposits of commercial banks		345
Certified and officers checks		2,512
Total Domestic Deposits	152,800	
Demand deposits	52,362	
Time and savings deposits	100,438	
Total Domestic and Foreign Deposits		152,800
Federal funds purchased, etc.		2,313
Mortgage indebtedness		79
Other liabilities		2,674
Total Liabilities		157,866
EQUITY CAPITAL		
Common stock		775
Surplus		12,348
Undivided profits		1,123
Total Equity Capital		14,246
Total Liabilities and Equity Capital		172,112

Branch offices (8): Brea, Fountain Valley, Hacienda Heights, Los Alamitos, Lynwood, Paramount, Redondo Beach, Westminster.

Place of business: Compton

Home Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	17,187
Interest on balances with banks	894
Income on Federal funds sold	1,410
Interest and dividends on investments	2,885
Income from direct lease financing	10
Other operating income	1,778
Total operating income	24,164

OPERATING EXPENSE

Salaries and employee benefits	5,272
Interest on deposits	10,792
Interest on Federal funds purchased and other borrowings	122
Occupancy and furniture and equipment expense	1,323
Provision for loan losses	575
Other operating expense	1,982
Total operating expense	20,066
NET OPERATING INCOME	4,098
Applicable income taxes	1,732
Income before extraordinary items	2,366
Net securities gains (losses)	2
Extraordinary charges (credits)	
NET INCOME	2,368
Other increases (decreases) in capital	567
Cash dividends paid	528
NET CHANGE IN CAPITAL	2,408

Huntington Bank

Incorporated August 23, 1978

125 N. First Ave., Arcadia 91006 Tel: (213) 445-7350

Principal Officers: H. Richard Closson, President; Richard Carlson, Frances McCann, Senior Vice Presidents; Betty Masten, Vice President; Wanda Wolaski, Vice President and Cashier.

Directors: Harold J. Borak, Dr. James Chinn, H. Richard Closson, Donald Franco, Richard Kruse, Joseph E. Sargis, William Wieland.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,198
U. S. Treasury securities		1,200
Federal funds sold, etc.		1,100
Loans (excluding unearned income)	8,544	
LESS: Reserve for possible loan losses	73	
Loans (net)		8,471
Bank premises, furniture and fixtures		1,249
Other assets		211
Total Assets		16,429

LIABILITIES

Demand deposits (IPC)		5,333
Time and savings deposits (IPC)		8,582
Deposits of States and municipalities		100
Certified and officers checks		199
Total Domestic Deposits	14,214	
Demand deposits	6,166	
Time and savings deposits	8,048	
Total Domestic and Foreign Deposits		14,214
Other liabilities		126
Total Liabilities		14,340

EQUITY CAPITAL

Common stock		1,250
Surplus		729
Undivided profits		110
Total Equity Capital		2,089
Total Liabilities and Equity Capital		16,429

ATM facilities (2): Arcadia (2).

Huntington Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,060
Interest on balances with banks	108
Income on Federal funds sold	230
Interest and dividends on investments	323
Income from direct lease financing	4
Other operating income	104
Total operating income	1,829
OPERATING EXPENSE	
Salaries and employee benefits	388
Interest on deposits	684
Interest on Federal funds purchased and other borrowings	1
Occupancy and furniture and equipment expense	125
Provision for loan losses	65
Other operating expense	424
Total operating expense	1,687
NET OPERATING INCOME	142
Applicable income taxes	55
Income before extraordinary items	87
Net securities gains (losses)	10
Extraordinary charges (credits)	47
NET INCOME	144
NET CHANGE IN CAPITAL	144

Imperial Bank

Incorporated March 1, 1963

9920 S. La Cienega Blvd., Inglewood 90301 **Tel: (213) 417-5600**

Principal Officers: Alvin C. Rice, Chairman of the Board and President; George M. Eltinge, George L. Graziadio, Vice Chairmen of the Board; Norman D. Creighton, Executive Vice President; M. Dale Lyon, Executive Vice President& Chief Financial Officer; Franklin Rayor, First Senior Vice President; Robert Goldberg, Robert Yeary, Senior Vice Presidents; Harvey H. Rosen, Secretary.

Directors: George M. Eltinge, Jeffrey B. Eltinge, G. Louis Graziadio, George L, Graziadio, Warren M. Gordon, M. Dale Lyon, Edgar Morris, Franklin Rayor, A.C. Rice.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		95,332
U. S. Treasury securities		32,382
Obligations of U.S. Gov't agencies, etc.		33,005
Obligations of States and political subdivisions		83,402
Other bonds, notes, and debentures		16,330
Corporate stock		44
Trading account securities		7,293
Federal funds sold, etc.		3,000
Loans (excluding unearned income)	1,096,732	
LESS: Reserve for possible loan losses	13,867	
Loans (net)		1,082,865
Direct lease financing		18,657
Bank premises, furniture and fixtures		25,706
Other real estate owned		23,993
Investments in unconsolidated subsidiaries		2,387
Customers' liability on acceptances outstanding		12,386
Other assets		54,052
Total Assets		1,490,834

LIABILITIES

Demand deposits (IPC)		357,022
Time and savings deposits (IPC)		849,075
Deposits of U.S. Government		8
Deposits of States and municipalities		21,060
Deposits of commercial banks		354
Certified and officers checks		19,016
Total Domestic Deposits	1,246,535	
Demand deposits	376,995	
Time and savings deposits	869,540	
Total Domestic and Foreign Deposits		1,246,535
Federal funds purchased, etc.		45,748
Other liabilities for borrowed money		22,871
Mortgage indebtedness		5,913
Acceptances executed and outstanding		12,386
Other liabilities		85,498
Total Liabilities		1,418,951
Subordinated notes and debentures		3,000

EQUITY CAPITAL

Common stock	2,292
Surplus	15,050
Undivided profits	50,882
Reserve for contingencies, etc.	659
Total Equity Capital	68,883
Total Liabilities and Equity Capital	1,490,834

Parent company: Imperial Bancorp.
Subsidiaries: Imperial Plan, Inc., Imperial Thrift and Loan Association, Imperial Trust Company, Imperial Ventures, Inc.
Branch offices (17): Anaheim, Beverly Hills, Costa Mesa, Inglewood, Los Angeles (3), Oakland, Orange, Palo Alto, San Diego, San Francisco, San Jose, Santa Ana, Sherman Oaks, Torrance, Woodland Hills.
Places of business (7): Century City, Fresno, Pasadena, Redondo Beach, Sacramento, San Diego, San Francisco.
Extension of banking offices (2): San Francisco (2).

Imperial Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	179,415
Interest on balances with banks	1,257
Income on Federal funds sold	3,360
Interest and dividends on investments	13,066
Income from direct lease financing	293
Other operating income	10,840
Total operating income	208,231
OPERATING EXPENSE	
Salaries and employee benefits	28,315
Interest on deposits	96,640
Interest on Federal funds purchased and other borrowings	8,151
Occupancy and furniture and equipment expense	7,977
Provision for loan losses	7,313
Other operating expense	29,385
Total operating expense	177,781
NET OPERATING INCOME	30,450
Applicable income taxes	11,705
Income before extraordinary items	18,745
Net securities gains (losses)	-231
Extraordinary charges (credits)	
NET INCOME	18,514
Other increases (decreases) in capital	74
Cash dividends paid	2,000
NET CHANGE IN CAPITAL	16,588

Independence Bank

Incorporated June 7, 1979

15910 Ventura Boulevard, Encino 91436 **Tel: (213) 981-7800**

Principal Officers: T. C. Huang, Chairman of the Board; Carl O. Schatz, President & Vice Chairman of the Board; Robert S. Leffler, Executive Vice President; Mel Eslinger, K.F. Wong, Donald Young, Senior Vice Presidents; Betty Lockart, Vice President & Cashier; James R. Ross, Secretary.

Directors: Martin Appel, John T. C. Chuang, M. C. Chuang, John G. Cogan, T. C. Huang, Daniel Lang, Robert S. Leffler, James R. Ross, Carl O. Schatz, Howard Speer.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		7,982
U. S. Treasury securities		7,505
Obligations of U.S. Gov't agencies, etc.		26,004
Obligations of States and political subdivisions		5,368
Federal funds sold, etc.		4,700
Loans (excluding unearned income)	97,109	
LESS: Reserve for possible loan losses	952	
Loans (net)		96,157
Bank premises, furniture and fixtures		11,496
Other real estate owned		903
Customers' liability on acceptances outstanding		703
Other assets		9,700
Total Assets		170,518

LIABILITIES

Demand deposits (IPC)		46,113
Time and savings deposits (IPC)		81,376
Deposits of U.S. Government		281
Deposits of States and municipalities		9,388
Deposits of commercial banks		592
Certified and officers checks		2,451
Total Domestic Deposits	140,201	
Demand deposits	50,705	
Time and savings deposits	89,496	
Total Domestic and Foreign Deposits		140,201
Other liabilities for borrowed money		9,376
Mortgage indebtedness		162
Acceptances executed and outstanding		703
Other liabilities		1,504
Total Liabilities		151,946
Subordinated notes and debentures		10

EQUITY CAPITAL

Common stock		18,500
Undivided profits		62
Total Equity Capital		18,562
Total Liabilities and Equity Capital		170,518

Parent company: Halifax Bancorp.
Branch offices (11): Calabasas, Canoga Park, Encino, Los Angeles, Northridge, Studio City (2), Thousand Oaks, Westlake Village, Woodland Hills (2).
Extensions of banking offices (2): Canoga Park, Encino.

Independence Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	14,299
Interest on balances with banks	268
Income on Federal funds sold	402
Interest and dividends on investments	4,064
Other operating income	1,897
Total operating income	20,930

OPERATING EXPENSE

Salaries and employee benefits	4,528
Interest on deposits	10,664
Interest on Federal funds purchased and other borrowings	731
Occupancy and furniture and equipment expense	1,879
Provision for loan losses	-82
Other operating expense	2,802
Total operating expense	20,522
NET OPERATING INCOME	408
Applicable income taxes	-35
Income before extraordinary items	443
Net securities gains (losses)	81
Extraordinary charges (credits)	
NET INCOME	524
Cash dividends paid	250
NET CHANGE IN CAPITAL	362

International Bank of California

Incorporated May 22, 1972

836 So. Figueroa Street, Los Angeles 90017 Tel: (213) 489-7190

Principal Officers: Alejandro F. Holigores, Chairman of the Board; Edgardo B. Espiritu, President; Cesar del Rosario, Executive Vice President: Antonio F. Lim, Senior Vice President; Jose T. Dungo, Vice President & Cashier; Lilly Tien, Assistant Vice President.

Directors: Edgardo B. Espiritu, Filomeno A. Fadul, Jr., Alejandro F. Holigores, Sotero Machin, Zosimo Majuelo, Roland Navarro, Cesar del Rosario, Dorothy E. Siegfried, Bienvenido Tan, Lily Tien, Victor Wong, Kwan-Yang Yu.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		1,066
U. S. Treasury securities		1,012
Federal funds sold, etc.		2,500
Loans (excluding unearned income)	9,340	
LESS: Reserve for possible loan losses	57	
Loans (net)		9,283
Bank premises, furniture and fixtures		825
Other real estate owned		540
Customers' liability on acceptances outstanding		1,214
Other assets		755
Total Assets		17,195
LIABILITIES		
Demand deposits (IPC)		3,324
Time and savings deposits (IPC)		8,020
Deposits of U.S. Government		10
Deposits of commercial banks		412
Certified and officers checks		456
Total Domestic Deposits	12,222	
Demand deposits	4,202	
Time and savings deposits	8,020	
Total Domestic and Foreign Deposits		12,222
Mortgage indebtedness		69
Acceptances executed and outstanding		1,214
Other liabilities		216
Total Liabilities		13,721
EQUITY CAPITAL		
Common stock		2,039
Surplus		1,188
Undivided profits		247
Total Equity Capital		3,474
Total Liabilities and Equity Capital		17,195

Parent companies: Metropolitan Bank & Trust Co., Philippine Securities Corporation, Tytana Corporation.
Branch office: Los Angeles.

International Bank of California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,134
Interest on balances with banks	53
Income on Federal funds sold	388
Interest and dividends on investments	158
Other operating income	165
Total operating income	1,898
OPERATING EXPENSE	
Salaries and employee benefits	648
Interest on deposits	505
Occupancy and furniture and equipment expense	189
Other operating expense	376
Total operating expense	1,718
NET OPERATING INCOME	180
Applicable income taxes	41
Income before extraordinary items	139
Net securities gains (losses)	106
Extraordinary charges (credits)	
NET INCOME	245
Other increases (decreases) in capital	3
NET CHANGE IN CAPITAL	248

International Central Bank and Trust Corporation

Incorporated March 10, 1975

22481 Aspan Street, El Toro 92630 Tel: (714) 768-4001

Principal Officers: Jack L. Taufer, President; Frank Edelstein, Daniel j. Fedrick, Executive Vice Presidents & Assistant Secretarys; Fred S. Lafer, Vice President & Secretary; Arthur Weinbach, Richard A. Patterson, William Hutton, Josh S. Weston, Vice Presidents; Joyce E. Young, Cashier, Joseph Pirret, Treasurer.

Directors: Glenn R. Currier, Leslie N. Duryea, Frank Edelstein, John M. Hulina, Jack L. Taufer.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		6,080
U. S. Treasury securities		55,917
Obligations of U.S. Gov't agencies, etc.		3,004
Obligations of States and political subdivisions		20,118
Federal funds sold, etc.		15,051
Loans (excluding unearned income)		
LESS: Reserve for possible loan losses		
Loans (net)		
Bank premises, furniture and fixtures		31
Other assets		2,013
Total Assets		102,214

LIABILITIES

Demand deposits (IPC)		21,506
Time and savings deposits (IPC)		67,021
Deposits of U.S. Government		3,849
Certified and officers checks		9
Total Domestic Deposits	92,385	
Demand deposits	25,364	
Time and savings deposits	67,021	
Total Domestic and Foreign Deposits		92,385
Other liabilities		1,843
Total Liabilities		94,228

EQUITY CAPITAL

Common stock	1,000
Surplus	6,260
Undivided profits	726
Total Equity Capital	7,986
Total Liabilities and Equity Capital	102,214

Parent company: Automatic Data Processing, Inc.

International Central Bank and Trust Corporation —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest on balances with banks	267
Income on Federal funds sold	1,544
Interest and dividends on investments	7,668
Trust department income	730
Other operating income	6
Total operating income	10,215

OPERATING EXPENSE

Salaries and employee benefits	2,613
Interest on deposits	3,484
Occupancy and furniture and equipment expense	169
Other operating expense	1,823
Total operating expense	8,089
NET OPERATING INCOME	2,126
Applicable income taxes	638
Income before extraordinary items	1,488
Net securities gains (losses)	4
Extraordinary charges (credits)	
NET INCOME	1,492
Cash dividends paid	1,900
NET CHANGE IN CAPITAL	-408

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	47,731
(b) Stocks	272,368
(d) Other Loans	121,470
(e) Real Estate	3,088
(f) Savings and Loan, Other Thrift Deposits	39,038
(g) Miscellaneous	92,926
Time Deposits:	
(a) Own Bank	65,453
(b) Other Banks	2,533
Demand Deposits:	
Total Assets	644,607

LIABILITIES

Fiduciary Accounts:	
(c) Employee Benefit Trusts	644,607
Total Fiduciary Accounts	644,607
Total Liabilities	644,607
Market value-Securities deposited with State Treasurer: Court	95
Market value-Securities deposited with State Treasurer: Private	115

Japan California Bank

Incorporated April 3, 1974

833 Wilshire Blvd., Los Angeles 90017 Tel: (213) 628-3100

Principal Officers: Junichi Iwase, Chairman of the Board & President; Manabu Asaba, Executive Vice President & Treasurer; Angelo Venturelli, Executive Vice President & Cashier; K.A. Conto, Takamori Kuwabara, Shunzo Tsunokawa, Senior Vice Presidents, Stephen F. Keller, Secretary.

Directors: Manabu Asaba, Manuel K. Inadomi, Junichi Iwase, Arthur J. Kates, Stephen F. Keller, Kyoji Sase, Tadao Washiyama.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		14,891
U. S. Treasury securities		7,281
Obligations of U.S. Gov't agencies, etc.		2,008
Obligations of States and political subdivisions		8,265
Other bonds, notes, and debentures		300
Federal funds sold, etc.		3,500
Loans (excluding unearned income)	67,269	
LESS: Reserve for possible loan losses	709	
Loans (net)		66,560
Bank premises, furniture and fixtures		1,444
Other real estate owned		205
Customers' liability on acceptances outstanding		238
Other assets		2,162
Total Assets		106,854

LIABILITIES

Demand deposits (IPC)		27,957
Time and savings deposits (IPC)		35,621
Deposits of U.S. Government		22
Deposits of commercial banks		16,092
Certified and officers checks		692
Total Domestic Deposits	80,384	
Demand deposits	37,431	
Time and savings deposits	42,953	
Total Domestic and Foreign Deposits		80,384
Federal funds purchased, etc.		6,367
Acceptances executed and outstanding		238
Other liabilities		1,783
Total Liabilities		88,772

EQUITY CAPITAL

Common stock	12,000
Surplus	3,240
Undivided profits	2,842
Total Equity Capital	18,082
Total Liabilities and Equity Capital	106,854

Parent company: The Dai-Ichi Kangyo Bank.
Branch offices (2): San Diego, San J

Japan California Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	10,563
Interest on balances with banks	839
Income on Federal funds sold	2,388
Interest and dividends on investments	1,528
Other operating income	206
Total operating income	15,524
OPERATING EXPENSE	
Salaries and employee benefits	1,849
Interest on deposits	6,134
Interest on Federal funds purchased and other borrowings	2,895
Occupancy and furniture and equipment expense	1,295
Provision for loan losses	1,210
Other operating expense	1,330
Total operating expense	14,713
NET OPERATING INCOME	811
Applicable income taxes	165
Income before extraordinary items	646
Extraordinary charges (credits)	
NET INCOME	64
NET CHANGE IN CAPITAL	646

Kings River State Bank

Incorporated November 18, 1977

1003 I St., Reedley 93654 Tel: (209) 638-8131

Principal Officers: Dave Radke, President; Dave Eytcheson, Senior Vice President & Chief Financial Officer.

Directors: Floyd Barsoom, Al Chavez, Don Case, Harold Enns, Stephen German, Kenneth Just, Marvin Just, Jr., Don Ketscher, Korky Kevorkian, Pete J. Penner, Dave Radke, Al Ratzlaff, Brooks Schaffer.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,503
Obligations of U.S. Gov't agencies, etc.		1,438
Federal funds sold, etc.		200
Loans (excluding unearned income)	21,700	
LESS: Reserve for possible loan losses	35	
Loans (net)		21,665
Bank premises, furniture and fixtures		1,254
Other assets		1,057
Total Assets		27,117

LIABILITIES

Demand deposits (IPC)		4,847
Time and savings deposits (IPC)		15,315
Deposits of States and municipalities		2,038
Certified and officers checks		270
Total Domestic Deposits	22,470	
Demand deposits	5,139	
Time and savings deposits	17,331	
Total Domestic and Foreign Deposits		22,470
Other liabilities for borrowed money		2,273
Mortgage indebtedness		57
Other liabilities		330
Total Liabilities		25,130

EQUITY CAPITAL

Common stock	961
Surplus	499
Undivided profits	527
Total Equity Capital	1,987
Total Liabilities and Equity Capital	27,117

Branch offices (3): Dinuba, Orosi, Parlier.
Extension of banking office: Reedley.

Kings River State Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,649
Income on Federal funds sold	73
Interest and dividends on investments	251
Other operating income	186
Total operating income	3,159
OPERATING EXPENSE	
Salaries and employee benefits	636
Interest on deposits	1,706
Interest on Federal funds purchased and other borrowings	46
Occupancy and furniture and equipment expense	151
Provision for loan losses	27
Other operating expense	417
Total operating expense	2,983
NET OPERATING INCOME	176
Income before extraordinary items	176
Extraordinary charges (credits)	
NET INCOME	176
Other increases (decreases) in capital	28
NET CHANGE IN CAPITAL	204

The Kyowa Bank of California

Incorporated January 23, 1978

635 West Seventh St., Los Angeles 90017 Tel: (213) 626-6266

Principal Officers: Tetsuo Yamanaka, Chairman of the Board; Yoshio Toyosumi, President; Kyosuke Endo, Tsutomu Ito, Senior Vice Presidents; Nellson Vels, Vice President & Cashier.

Directors: Seiichiro Asakawa, Kyosuke Endo, David L. Hayutin, Ken Kitasako, Arthur Myers, Yoshio Toyosumi, Tetsuo Yamanaka.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,137
U. S. Treasury securities		1,294
Obligations of U.S. Gov't agencies, etc.		4,691
Obligations of States and political subdivisions		3,043
Corporate stock		439
Federal funds sold, etc.		10,000
Loans (excluding unearned income)	40,686	
LESS: Reserve for possible loan losses	376	
Loans (net)		40,310
Bank premises, furniture and fixtures		796
Customers' liability on acceptances outstanding		714
Other assets		1,118
Total Assets		63,542

LIABILITIES

Demand deposits (IPC)		9,623
Time and savings deposits (IPC)		29,484
Deposits of U.S. Government		8
Deposits of States and municipalities		10,490
Deposits of commercial banks		2,022
Certified and officers checks		122
Total Domestic Deposits	51,749	
Demand deposits	11,775	
Time and savings deposits	39,974	
Total Domestic and Foreign Deposits		51,749
Other liabilities for borrowed money		139
Acceptances executed and outstanding		714
Other liabilities		638
Total Liabilities		53,240

EQUITY CAPITAL

Common [illegible]ck	5,000
Surplus	3,000
Undivided profits	2,302
Total Equity Capital	10,302
Total Liabilities and Equity Capital	63,542

Parent company: The Kyowa Bank, Ltd. (Japan).

The Kyowa Bank of California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	5,143
Income on Federal funds sold	493
Interest and dividends on investments	969
Other operating income	39
Total operating income	6,644

OPERATING EXPENSE

Salaries and employee benefits	656
Interest on deposits	3,636
Interest on Federal funds purchased and other borrowings	4
Occupancy and furniture and equipment expense	254
Provision for loan losses	141
Other operating expense	429
Total operating expense	5,120
NET OPERATING INCOME	1,524
Applicable income taxes	740
Income before extraordinary items	784
Extraordinary charges (credits)	
NET INCOME	784
NET CHANGE IN CAPITAL	784

La Jolla Bank and Trust Company

Incorporated March 26, 1973

1205 Prospect St., La Jolla 92037 Tel: (714) 455-5050

Principal Officers: Leon W. Parma, Chairman of the Board; George J. Ellis, President and Chief Executive Officer; Ronald P. Bird, Executive Vice President; Louis J. Haak, Senior Vice President-Cashier; James T. Slingsby, Senior Vice President-Trust Officer; Frederick H. Dawn, Paul Revelle, Senior Vice Presidents; Robert L. Roy, Sr., Vice President & Controller.

Directors: C. Robert Allen, Ronald P. Bird, George J. Ellis, Elmer Glaser, L. Gale Haggart, Kenneth M. Hamilton, Richard B. Huntington, Leon W. Parma, Ernest Rady, Karl ZoBell.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		14,319
U. S. Treasury securities		3,994
Obligations of U.S. Gov't agencies, etc.		11,593
Obligations of States and political subdivisions		9,036
Other bonds, notes, and debentures		15
Federal funds sold, etc.		8,700
Loans (excluding unearned income)	90,434	
LESS: Reserve for possible loan losses	879	
Loans (net)		89,555
Direct lease financing		502
Bank premises, furniture and fixtures		5,486
Other real estate owned		1,450
Other assets		4,682
Total Assets		149,332
LIABILITIES		
Demand deposits (IPC)		37,277
Time and savings deposits (IPC)		75,055
Deposits of U.S. Government		1
Deposits of States and municipalities		9,788
Certified and officers checks		5,222
Total Domestic Deposits	127,343	
Demand deposits	42,783	
Time and savings deposits	84,560	
Total Domestic and Foreign Deposits		127,343
Federal funds purchased, etc.		3,825
Other liabilities for borrowed money		1,050
Mortgage indebtedness		1,164
Other liabilities		2,260
Total Liabilities		135,642
Subordinated notes and debentures		1,219
EQUITY CAPITAL		
Common stock		10,365
Undivided profits		2,106
Total Equity Capital		12,471
Total Liabilities and Equity Capital		149,332

Branch offices (7): Carlsbad (2), Oceanside (3), San Diego, Vista.
Place of business: San Diego.
Extension of banking offices (2): LaJolla, Oceanside.

La Jolla Bank and Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	14,578
Interest on balances with banks	84
Income on Federal funds sold	1,897
Interest and dividends on investments	2,418
Income from direct lease financing	85
Trust department income	332
Other operating income	1,298
Total operating income	20,692

OPERATING EXPENSE

Salaries and employee benefits	4,070
Interest on deposits	8,407
Interest on Federal funds purchased and other borrowings	483
Occupancy and furniture and equipment expense	1,409
Provision for loan losses	258
Other operating expense	2,712
Total operating expense	17,339
NET OPERATING INCOME	3,353
Applicable income taxes	1,422
Income before extraordinary items	1,931
Net securities gains (losses)	-18
Extraordinary charges (credits)	
NET INCOME	1,913
Other increases (decreases) in capital	1,408
Cash dividends paid	88
NET CHANGE IN CAPITAL	3,233

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	8,148
(b) Stocks	15,273
(c) Real Estate Loans	1,204
(d) Other Loans	6,075
(e) Real Estate	14,905
(f) Savings and Loan, Other Thrift Deposits	10,031
(g) Miscellaneous	3,851
Time Deposits:	
(a) Own Bank	137
(b) Other Banks	9,766
Demand Deposits:	
(a) Own Bank	30
Agency,Safekeeping,Custodian, and Escrow Investments	14,787
Advances or Overdrafts	138
Total Assets	84,345

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	8,200
(b) Personal Living Trusts	47,028
(c) Employee Benefit Trusts	14,084
Total Fiduciary Accounts	69,312
Agency,Safekeeping,Custodian, and Escrow Accounts	14,895
Due to Commercial Department, Advances or Overdrafts	138
Total Liabilities	84,345
Market value-Securities deposited with State Treasurer: Court	800
Market value-Securities deposited with State Treasurer: Private	167

Landmark Bank

Established January 22, 1979

441 West Whittier Blvd., La Habra 90631 Tel: (213) 694-6537

Principal Officers: Craig Collette, President; Michael Wilson, Senior Vice President; Chris Christoffer, Senior Vice President & Cashier.

Directors: Dominick J. Addonizio, M.D., Robert N. Christensen, Craig D. Collette, Robert C. Glenn, D.D.S., William J. Herrick, John N. Kelley, Warren J. Kraft, Luther L. Lindauer, Don K. Sutton.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		6,694
U. S. Treasury securities		1,090
Obligations of U.S. Gov't agencies, etc.		1,642
Obligations of States and political subdivisions		1,760
Other bonds, notes, and debentures		97
Federal funds sold, etc.		7,250
Loans (excluding unearned income)	18,669	
LESS: Reserve for possible loan losses	181	
Loans (net)		18,488
Direct lease financing		1,232
Bank premises, furniture and fixtures		2,498
Other assets		608
Total Assets		41,359
LIABILITIES		
Demand deposits (IPC)		12,435
Time and savings deposits (IPC)		18,729
Deposits of U.S. Government		44
Deposits of States and municipalities		592
Certified and officers checks		807
Total Domestic Deposits	32,607	
Demand deposits	13,678	
Time and savings deposits	18,929	
Total Domestic and Foreign Deposits		32,607
Other liabilities for borrowed money		1,247
Other liabilities		798
Total Liabilities		34,652
EQUITY CAPITAL		
Common stock		3,285
Surplus		3,097
Undivided profits		325
Total Equity Capital		6,707
Total Liabilities and Equity Capital		41,359

Branch offices (2): Anaheim, La Habra.

Landmark Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	
Interest on balances with banks	2,581
Income on Federal funds sold	140
Interest and dividends on investments	1,149
Income from direct lease financing	267
Other operating income	133
	205
Total operating income	4,475
OPERATING EXPENSE	
Salaries and employee benefits	
Interest on deposits	866
Interest on Federal funds purchased and other borrowings	1,635
Occupancy and furniture and equipment expense	19
Provision for loan losses	191
Other operating expense	77
	623
Total operating expense	3,411
NET OPERATING INCOME	1,064
Applicable income taxes	446
Income before extraordinary items	618
Extraordinary charges (credits)	
NET INCOME	618
Other increases (decreases) in capital	12
NET CHANGE IN CAPITAL	630

Liberty Bank

Incorporated September 2, 1981

235 Grand Avenue, South San Francisco 94080 **Tel: (415) 871-2400**

Principal Officers: E.A. Martineau, President & Chief Executive Officer, Peter J. Altieri, Vice President & Senior Loan Officer; Lelia U. Dempsey, Vice President and Chief Financial Officer; Kathleen A. Aronson, Assistant Vice President and Corporate Secretary.

Directors: George F. Andreini, Steven M. Berman, Fred Bertetta, Sr., Rich Diodati, Leroy G. Folmer, Remo Imbimbo, Harold R. Larson, Robert A. Pease, John R. Penna, Joseph A. Perry, Jr., Edward R. Rodondi, Marc Julian Rosenberg, Allan L. Rubens.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		517
Obligations of U.S. Gov't agencies, etc.		750
Corporate stock		125
Federal funds sold, etc.		3,700
Loans (excluding unearned income)	2,710	
LESS: Reserve for possible loan losses	12	
Loans (net)		2,698
Bank premises, furniture and fixtures		729
Other assets		193
Total Assets		8,712

LIABILITIES

Demand deposits (IPC)		930
Time and savings deposits (IPC)		3,265
Certified and officers checks		103
Total Domestic Deposits	4,298	
Demand deposits	1,033	
Time and savings deposits	3,265	
Total Domestic and Foreign Deposits		4,298
Federal funds purchased, etc.		503
Other liabilities		32
Total Liabilities		4,833

EQUITY CAPITAL

Common stock		2,047
Surplus		2,047
Undivided profits		-215
Total Equity Capital		3,879
Total Liabilities and Equity Capital		8,712

Lloyds Bank California

Incorporated February 9, 1961

612 South Flower St., Los Angeles 90017 **Tel: (213) 613-2000**

Principal Officers: Stafford R. Grady, Chairman of the Board & Chief Executive Officer; Robert W. Brown, President & Chief Administrative Officer; Robert H. Cooke Senior Executive Vice President; Ronald A. Swanson, Executive Vice President and Chief Financial Officer; Joseph A. Perret, Melvin O. Redford, Howard E. Ritt, Linn D. Wiley, Robert W. Wilson, Executive Vice Presidents; George E. Zillgitt, Senior Vice President and Senior Trust Officer; Brian M. McDonald, Senior Vice President, Secretary & General Counsel; W. Eugene Bowmer, Senior Vice President & General Auditor; Rollin Michael, Senior Vice President & Cashier; Francis W. Witt, Senior Vice President & Comptroller; Susan Fowler, Senior Vice President and Director of Personnel.

Directors: Adam Y. Bennion, Wilson Bradley, Jr., Robert W. Brown, Frederick W. Crawley, Barbara S. Edwards, William H. Edwards, Stafford R. Grady, Norman W. Jones, Michael J. Kendall, Frank L. Paganini, T.J. Saenger, Ann Shaw, Earl S. Smittcamp, Dr. Mitchell W. Spellman, William R. Tincher, William J. Zellerbach.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		229,470
U. S. Treasury securities		25,742
Obligations of U.S. Gov't agencies, etc.		123,850
Obligations of States and political subdivisions		83,094
Other bonds, notes, and debentures		7,764
Trading account securities		305
Loans (excluding unearned income)	1,774,496	
LESS: Reserve for possible loan losses	20,090	
Loans (net)		1,754,406
Direct lease financing		97,131
Bank premises, furniture and fixtures		70,536
Other real estate owned		12,793
Customers' liability on acceptances outstanding		103,138
Other assets		67,046
Total Assets		2,575,275

LIABILITIES

Demand deposits (IPC)		514,849
Time and savings deposits (IPC)		1,453,861
Deposits of U.S. Government		13,035
Deposits of States and municipalities		90,230
Deposits of foreign governments		425
Deposits of commercial banks		20,690
Certified and officers checks		23,765
Total Domestic Deposits	2,116,855	
Demand deposits	582,256	
Time and savings deposits	1,534,599	
Deposits in Foreign Offices		2,986
Total Domestic and Foreign Deposits		2,119,841
Federal funds purchased, etc.		157,590
Other liabilities for borrowed money		2,982
Mortgage indebtedness		116
Acceptances executed and outstanding		103,138
Other liabilities		47,195
Total Liabilities		2,430,862
Subordinated notes and debentures		6,690

EQUITY CAPITAL

Common stock		18,580
Surplus		74,000
Undivided profits		45,143
Total Equity Capital		137,723
Total Liabilities and Equity Capital		2,575,275

Parent companies: Lloyds Bank PLC, Lloyds First Western Corporation.
Subsidiary: First Western Bank International Corporation.
Branch offices (102): Alhambra (2), Anaheim, Arcadia, Azusa, Bakersfield, Beaumont, Bellflower, Beverly Hills, Camarillo, Castro Valley, Cerritos, Chino, City of Commerce, Compton, Corcoran, Covina, Crockett, Crows Landing, Daly City, Dublin, El Segundo, Fairfield (2), Fremont, Fresno (4), Fullerton, Garden Grove, Glendale, Greenville, Hayward, Huntington Beach, Irvine, Lafayette, La Habra, Lakewood, La Mirada, Livermore, Long Beach (2) Los Altos, Los Angeles (6), Marysville, Mission Viejo, Newman, Newport Beach, Oakland (5), Orland, Orosi, Oroville, Pasadena (3), Patterson, Pinole, Pomona, Riverdale, Sacramento (2), San Diego, San Francisco (6), Sanger, San Jose, San Leandro (2), San Lorenzo, San Marino, San Mateo, Santa Ana (3), Santa Barbara (2), Santa Monica, Sierra Madre, South San Francisco, Stanton, Tehachapi, Temple City, Torrance, Tustin, Union City, Westminster, Woodland Hills, Nassau, Bahamas.
ATM facility: Livermore.
Places of business (3): Monterey Park, Sacramento, San Francisco.

Lloyds Bank California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	283,827
Interest on balances with banks	227
Income on Federal funds sold	3,590
Interest and dividends on investments	25,509
Income from direct lease financing	11,515
Trust department income	4,875
Other operating income	17,239
Total operating income	346,782

OPERATING EXPENSE

Salaries and employee benefits	69,069
Interest on deposits	193,860
Interest on Federal funds purchased and other borrowings	19,729
Occupancy and furniture and equipment expense	21,379
Provision for loan losses	7,632
Other operating expense	37,429
Total operating expense	349,098
NET OPERATING INCOME	-2,316
Applicable income taxes	-5,857
Income before extraordinary items	3,541
Extraordinary charges (credits)	
NET INCOME	3,541
Cash dividends paid	2,304
NET CHANGE IN CAPITAL	1,237

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	1,014,050
(b) Stocks	536,823
(c) Real Estate Loans	31,368
(d) Other Loans	455,073
(e) Real Estate	87,449
(f) Savings and Loan, Other Thrift Deposits	89
(g) Miscellaneous	138,775
Time Deposits:	
(a) Own Bank	33,427
(b) Other Banks	95,002
Demand Deposits:	
(a) Own Bank	-6,844
Local Agency Security Investments	122,365
Corporate Investments	344,192
Agency,Safekeeping,Custodian, and Escrow Investments	530,997
Advances or Overdrafts	15,569
Total Assets	3,398,335

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	128,947
(b) Personal Living Trusts	191,676
(c) Employee Benefit Trusts	2,017,880
(d) Collective Investment Funds	41,403
(e) Less units of Collective Investment Funds	-34,571
Total Fiduciary Accounts	2,345,335
Local Agency Security Accounts	122,365
Corporate Accounts	345,896
Agency,Safekeeping,Custodian, and Escrow Accounts	569,170
Due to Commercial Department, Advances or Overdrafts	15,569
Total Liabilities	3,398,335

Market value-Securities deposited with State Treasurer: Court	762
Market value-Securities deposited with State Treasurer: Private	190

Madera Valley Bank

Incorporated February 28, 1979

324 W. Yosemite Ave., Madera 93639 **Tel: (209) 673-2271**

Principal Officers: George L. Schmidt, President; Charles Merenda, Vice President & Cashier; Robert N. Catanesi, Vice President & Loan Officer.

Directors: A. Kenneth Bender, Richard L. Braddy, Gwen Cain, Garold Giersch, Edward Grootendorst, J. Gordon Kennedy, Elvan G. Newcomb, Raymond V. Paolucci, Truman Parker, Denis Prosperi, Kenneth B. Seibert, George L. Schmidt, Floyd Williams.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		569
U. S. Treasury securities		992
Obligations of U.S. Gov't agencies, etc.		2,000
Obligations of States and political subdivisions		100
Federal funds sold, etc.		2,000
Loans (excluding unearned income)	11,031	
LESS: Reserve for possible loan losses	34	
Loans (net)		10,997
Bank premises, furniture and fixtures		47
Other real estate owned		405
Other assets		477
Total Assets		17,587

LIABILITIES

Demand deposits (IPC)		3,023
Time and savings deposits (IPC)		9,824
Deposits of States and municipalities		2,163
Certified and officers checks		140
Total Domestic Deposits	15,150	
Demand deposits	3,163	
Time and savings deposits	11,987	
Total Domestic and Foreign Deposits		15,150
Federal funds purchased, etc.		410
Mortgage indebtedness		47
Other liabilities		217
Total Liabilities		15,824

EQUITY CAPITAL

Common stock		1,592
Undivided profits		171
Total Equity Capital		1,763
Total Liabilities and Equity Capital		17,587

Madera Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,295
Income on Federal funds sold	154
Interest and dividends on investments	253
Other operating income	51
Total operating income	1,753
OPERATING EXPENSE	
Salaries and employee benefits	240
Interest on deposits	902
Interest on Federal funds purchased and other borrowings	11
Occupancy and furniture and equipment expense	75
Provision for loan losses	29
Other operating expense	215
Total operating expense	1,472
NET OPERATING INCOME	281
Applicable income taxes	32
Income before extraordinary items	249
Extraordinary charges (credits)	
NET INCOME	249
NET CHANGE IN CAPITAL	249

Maritime Bank of California

Incorporated September 21, 1979

131 W. Anaheim St., Wilmington 90744 Tel: (213) 518-5055

Principal Officers: Raoul D. Magana, Esq., Chairman of the Board; Howard B. Keck, Jr., President; Carl R. Tinder, Executive Vice President; Lawrence S. Shaffer, Vice President and Cashier.

Directors: George C. Caras, Esq., Frank A. Guillen, Howard B. Keck, Jr., Raoul D. Magana, Esq., Thomas J. Pierry, Esq., Jordan M. Rhodes, M.D., Richard D. Traweek.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		1,451
Obligations of U.S. Gov't agencies, etc.		500
Obligations of States and political subdivisions		511
Federal funds sold, etc.		2,750
Loans (excluding unearned income)	10,575	
LESS: Reserve for possible loan losses	46	
Loans (net)		10,529
Bank premises, furniture and fixtures		792
Other assets		340
Total Assets		16,873
LIABILITIES		
Demand deposits (IPC)		4,052
Time and savings deposits (IPC)		8,685
Deposits of U.S. Government		34
Certified and officers checks		155
Total Domestic Deposits	12,926	
Demand deposits	4,241	
Time and savings deposits	8,685	
Total Domestic and Foreign Deposits		12,926
Federal funds purchased, etc.		452
Other liabilities		239
Total Liabilities		13,617
EQUITY CAPITAL		
Common stock		3,033
Undivided profits		223
Total Equity Capital		3,256
Total Liabilities and Equity Capital		16,873

Maritime Bank of California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	907
Income on Federal funds sold	1,221
Interest and dividends on investments	116
Other operating income	79
Total operating income	2,323
OPERATING EXPENSE	
Salaries and employee benefits	428
Interest on deposits	1,022
Occupancy and furniture and equipment expense	95
Provision for loan losses	20
Other operating expense	401
Total operating expense	1,966
NET OPERATING INCOME	357
Applicable income taxes	70
Income before extraordinary items	287
Extraordinary charges (credits)	
NET INCOME	287
NET CHANGE IN CAPITAL	287

The Mechanics Bank of Richmond

Incorporated August 13, 1905

3170 Hilltop Mall Rd., Richmond 94806 Tel: (415) 222-0340

Principal Officers: E.M. Downer, III, Chairman of the Board; David Larson, President and Chief Executive Officer; W.W. Reinhard, Robert W. Snelling, Senior Vice President; J. Paul Morrison, Vice President and Trust Officer; William C. Pangborn, Auditor.

Directors: Warren Brown, Robert M. Daiss, Edgar W. Dale, E.M. Downer, III, Diane Daiss Felton, Elmer J. Freethy, David Larson, Adolph Markstein, William S. Oliver, Joseph Perrelli, Donald E. Pryde, W.W. Reinhard, R. Edgar Sanderson, Robert W. Snelling, Hazel Downer Thornton, Francis A. Watson, Walter Wolffs.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		13,286
U. S. Treasury securities		18,845
Obligations of U.S. Gov't agencies, etc.		42,249
Obligations of States and political subdivisions		56,275
Federal funds sold, etc.		43,750
Loans (excluding unearned income)	169,205	
LESS: Reserve for possible loan losses	2,313	
Loans (net)		166,892
Direct lease financing		6,407
Bank premises, furniture and fixtures		7,192
Other real estate owned		346
Other assets		6,340
Total Assets		361,582

LIABILITIES

Demand deposits (IPC)		58,502
Time and savings deposits (IPC)		224,270
Deposits of U.S. Government		568
Deposits of States and municipalities		27,657
Certified and officers checks		3,154
Total Domestic Deposits	314,151	
Demand deposits	63,894	
Time and savings deposits	250,257	
Total Domestic and Foreign Deposits		314,151
Federal funds purchased, etc.		5,710
Mortgage indebtedness		88
Other liabilities		5,601
Total Liabilities		325,550
Subordinated notes and debentures		830

EQUITY CAPITAL

Common stock	1,250
Surplus	13,000
Undivided profits	17,748
Reserve for contingencies, etc.	3,204
Total Equity Capital	35,202
Total Liabilities and Equity Capital	361,582

Branch offices (9): Albany, El Cerrito (2), El Sobrante, Pinole, Richmond (3), San Pablo.

The Mechanics Bank of Richmond —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	21,616
Interest on balances with banks	267
Income on Federal funds sold	4,696
Interest and dividends on investments	9,422
Income from direct lease financing	1,172
Trust department income	512
Other operating income	1,457
Total operating income	39,142

OPERATING EXPENSE

Salaries and employee benefits	7,145
Interest on deposits	22,821
Interest on Federal funds purchased and other borrowings	578
Occupancy and furniture and equipment expense	1,944
Provision for loan losses	505
Other operating expense	2,398
Total operating expense	35,391
NET OPERATING INCOME	3,751
Applicable income taxes	512
Income before extraordinary items	3,239
Net securities gains (losses)	2
Extraordinary charges (credits)	
NET INCOME	3,241
Other increases (decreases) in capital	-16
Cash dividends paid	600
NET CHANGE IN CAPITAL	2,625

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	17,657
(b) Stocks	30,836
(c) Real Estate Loans	2,319
(d) Other Loans	1,848
(e) Real Estate	5,058
(f) Savings and Loan, Other Thrift Deposits	1,525
(g) Miscellaneous	1,428
Time Deposits:	
(a) Own Bank	5,449
(b) Other Banks	1,001
Demand Deposits:	
(a) Own Bank	249
Corporate Investments	29
Agency,Safekeeping,Custodian, and Escrow Investments	18,062
Advances or Overdrafts	18
Total Assets	85,479

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	10,246
(b) Personal Living Trusts	14,955
(c) Employee Benefit Trusts	42,766
Total Fiduciary Accounts	67,967
Corporate Accounts	64
Agency,Safekeeping,Custodian, and Escrow Accounts	17,430
Due to Commercial Department, Advances or Overdrafts	18
Total Liabilities	85,479
Market value-Securities deposited with State Treasurer: Court	669
Market value-Securities deposited with State Treasurer: Private	100

Mercantile Bank

Incorporated August 12, 1975

455 Capitol Mall, Sacramento 95814 Tel: (916) 441-6050

Principal Officers: Gerard H. Davis, Chairman of the Board and President; Terry Furmanek, Executive Vice President-Secretary; Robert F. Gaines, Vice President-Treasurer; Lynette K. Ulrich, Cashier.

Directors: Bruce D. Brooks, Robert C. Cook, Gerard H. Davis, Jack M. Dubey, William R. Duffel, Robert F. Gaines, B.E. Giovannetti, Wesley B. Lasher, Louis A. Vismara M.D.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		1,672
U. S. Treasury securities		532
Obligations of U.S. Gov't agencies, etc.		500
Federal funds sold, etc.		590
Loans (excluding unearned income)	3,874	
LESS: Reserve for possible loan losses	113	
Loans (net)		3,761
Bank premises, furniture and fixtures		273
Other assets		762
Total Assets		8,090
LIABILITIES		
Demand deposits (IPC)		2,903
Time and savings deposits (IPC)		2,282
Deposits of States and municipalities		600
Certified and officers checks		95
Total Domestic Deposits	5,880	
Demand deposits	2,998	
Time and savings deposits	2,882	
Total Domestic and Foreign Deposits		5,880
Federal funds purchased, etc.		60
Other liabilities for borrowed money		45
Other liabilities		46
Total Liabilities		6,031
Subordinated notes and debentures		250
EQUITY CAPITAL		
Common stock		999
Surplus		942
Undivided profits		-132
Total Equity Capital		1,809
Total Liabilities and Equity Capital		8,090

Branch office: Sacramento.
Place of business: Woodland.

Mercantile Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,246
Income on Federal funds sold	103
Interest and dividends on investments	231
Other operating income	212
Total operating income	1,792
OPERATING EXPENSE	
Salaries and employee benefits	477
Interest on deposits	803
Interest on Federal funds purchased and other borrowings	72
Occupancy and furniture and equipment expense	144
Provision for loan losses	150
Other operating expense	465
Total operating expense	2,111
NET OPERATING INCOME	-319
Income before extraordinary items	-319
Extraordinary charges (credits)	375
NET INCOME	56
NET CHANGE IN CAPITAL	56

Merchants and Farmers State Bank

Incorporated November 22, 1978

111 W. Hobsonway, PO Box 1219, Blythe 92226 **Tel: (714) 922-8121**

Principal Officers: Earle E. Shackelford, Chairman of the Board; C.R. Riggins, President and Chief Executive Officer; Barbara J. Marlborough, Executive Vice President & Manager; Joyce J. Peck, Senior Vice President & Cashier; Kathryn A. Gramly, Operations Officer.

Directors: Arvin J. Dobbs, Thomas M. Farrage, J. Neal Freeman, Dr. T.R. Port, C.R. Riggins, Earle E. Shackelford, Dr. R.C. Slater.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		325
Obligations of U.S. Gov't agencies, etc.		295
Federal funds sold, etc.		750
Loans (excluding unearned income)	4,435	
LESS: Reserve for possible loan losses	125	
Loans (net)		4,310
Bank premises, furniture and fixtures		402
Other assets		252
Total Assets		6,334

LIABILITIES

Demand deposits (IPC)		1,006
Time and savings deposits (IPC)		3,258
Deposits of States and municipalities		1,261
Certified and officers checks		150
Total Domestic Deposits	5,675	
Demand deposits	1,156	
Time and savings deposits	4,519	
Total Domestic and Foreign Deposits		5,675
Other liabilities		46
Total Liabilities		5,721

EQUITY CAPITAL

Common stock	600
Surplus	400
Undivided profits	-387
Total Equity Capital	613
Total Liabilities and Equity Capital	6,334

Merchants and Farmers State Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	807
Income on Federal funds sold	64
Interest and dividends on investments	43
Other operating income	36
Total operating income	950

OPERATING EXPENSE

Salaries and employee benefits	232
Interest on deposits	492
Occupancy and furniture and equipment expense	61
Provision for loan losses	37
Other operating expense	143
Total operating expense	965
NET OPERATING INCOME	-15
Income before extraordinary items	-15
Extraordinary charges (credits)	
NET INCOME	-15
NET CHANGE IN CAPITAL	-15

Mid-State Bank

Incorporated December 12, 1960

1026 Grand Ave., Arroyo Grande 93420 Tel: (805) 489-4293

Principal Officers: Albert L. Maguire, Chairman of the Board; Carrol R. Pruett, President; Daryl L. Flood, Senior Vice President; Raymond E. Jones, Senior Vice President and Cashier; Marvin K. Hartwig, Secretary and Treasurer.

Directors: Leo A. Brisco, Roy W. Burke, Clifford H. Clark, Daryl L. Flood, Marvin K. Hartwig, Albert L. Maguire, Carrol R. Pruett.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		9,276
U. S. Treasury securities		1,801
Obligations of U.S. Gov't agencies, etc.		4,725
Obligations of States and political subdivisions		26,980
Loans (excluding unearned income)	94,058	
LESS: Reserve for possible loan losses	895	
Loans (net)		93,163
Bank premises, furniture and fixtures		9,439
Other real estate owned		402
Other assets		2,686
Total Assets		148,472
LIABILITIES		
Demand deposits (IPC)		35,533
Time and savings deposits (IPC)		78,348
Deposits of U.S. Government		217
Deposits of States and municipalities		7,276
Deposits of commercial banks		2
Certified and officers checks		2,131
Total Domestic Deposits	123,507	
Demand deposits	38,204	
Time and savings deposits	85,303	
Total Domestic and Foreign Deposits		123,507
Federal funds purchased, etc.		6,008
Other liabilities for borrowed money		671
Mortgage indebtedness		2,766
Other liabilities		2,677
Total Liabilities		135,629
Subordinated notes and debentures		500
EQUITY CAPITAL		
Common stock		1,019
Surplus		2,080
Undivided profits		9,244
Total Equity Capital		12,343
Total Liabilities and Equity Capital		148,472

Subsidiary: MSB Properties Inc.
Branch offices (12): Atascadero, Cambria, Goleta, Grover City, Lompoc, Nipomo, Orcutt, Paso Robles, San Luis Obispo, Santa Barbara, Santa Maria (2).

Mid-State Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	12,605
Interest on balances with banks	219
Income on Federal funds sold	282
Interest and dividends on investments	3,216
Other operating income	1,892
Total operating income	18,214
OPERATING EXPENSE	
Salaries and employee benefits	4,217
Interest on deposits	7,549
Interest on Federal funds purchased and other borrowings	226
Occupancy and furniture and equipment expense	1,534
Provision for loan losses	220
Other operating expense	1,745
Total operating expense	15,491
NET OPERATING INCOME	2,723
Applicable income taxes	495
Income before extraordinary items	2,228
Net securities gains (losses)	-64
Extraordinary charges (credits)	
NET INCOME	2,164
Other increases (decreases) in capital	75
Cash dividends paid	231
NET CHANGE IN CAPITAL	2,008

Mid Valley Bank

Incorporated October 24, 1974

1201 Solano Street, Corning 96021 Tel: (916) 824-4605

Principal Officers: Hal Kalkwarf, President, Chief Executive Officer, and Treasurer; James G. Monson, Vice President and Senior Loan Officer; George E. Fleming, Vice President and Cashier; Richard E. Hultgren, Secretary.

Directors: Ray Crane, Malcolm S. Hall, Richard E. Hultgren, Lyndon G. Johnson, Hal Kalkwarf, C. D. McConville, Charles M. McDowell, Ruth P. McGee, Robert Swank, J. B. Wilbourn.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		369
U. S. Treasury securities		1,327
Obligations of U.S. Gov't agencies, etc.		200
Obligations of States and political subdivisions		555
Federal funds sold, etc.		1,400
Loans (excluding unearned income)	6,034	
LESS: Reserve for possible loan losses	64	
Loans (net)		5,970
Bank premises, furniture and fixtures		169
Other real estate owned		170
Other assets		196
Total Assets		10,356

LIABILITIES

Demand deposits (IPC)		1,497
Time and savings deposits (IPC)		6,464
Deposits of U.S. Government		200
Deposits of States and municipalities		867
Certified and officers checks		97
Total Domestic Deposits	9,125	
Demand deposits	1,598	
Time and savings deposits	7,527	
Total Domestic and Foreign Deposits		9,125
Other liabilities		109
Total Liabilities		9,234

EQUITY CAPITAL

Common stock	420
Surplus	346
Undivided profits	356
Total Equity Capital	1,122
Total Liabilities and Equity Capital	10,356

Mid Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,038
Income on Federal funds sold	148
Interest and dividends on investments	190
Other operating income	71
Total operating income	1,447
OPERATING EXPENSE	
Salaries and employee benefits	238
Interest on deposits	857
Occupancy and furniture and equipment expense	40
Provision for loan losses	17
Other operating expense	118
Total operating expense	1,270
NET OPERATING INCOME	177
Applicable income taxes	57
Income before extraordinary items	120
Extraordinary charges (credits)	
NET INCOME	120
NET CHANGE IN CAPITAL	120

Mission Bank

Incorporated July 26, 1978

6814 Magnolia Ave., Riverside 92506 Tel: (714) 682-9060

Principal Officers: Robert A. Schoeffler, Chairman of the Board; Robert J. Schoeffler, President; George Daniel, Vice President & Cashier; H.R. Miller, Michael Pekar, Dorothy J. Phillips, Stanley J. Sawicki, Vice Presidents.

Directors: Donald M. Castle, George R. Freeman, Mark C. Jennings, Robert H. Joseph, Robert A. Schoeffler, Robert J. Schoeffler, Everett L. Spriggs, Stella K. Younglove.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		478
Obligations of U.S. Gov't agencies, etc.		400
Federal funds sold, etc.		2,025
Loans (excluding unearned income)	7,202	
LESS: Reserve for possible loan losses	31	
Loans (net)		7,171
Bank premises, furniture and fixtures		976
Other real estate owned		86
Other assets		230
Total Assets		11,366

LIABILITIES

Demand deposits (IPC)		3,237
Time and savings deposits (IPC)		5,449
Deposits of U.S. Government		1
Certified and officers checks		279
Total Domestic Deposits	8,966	
Demand deposits	3,517	
Time and savings deposits	5,449	
Total Domestic and Foreign Deposits		8,966
Federal funds purchased, etc.		288
Other liabilities		196
Total Liabilities		9,450

EQUITY CAPITAL

Common stock	1,200
Surplus	800
Undivided profits	-84
Total Equity Capital	1,916
Total Liabilities and Equity Capital	11,366

Branch office: Riverside.

Mission Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,074
Interest on balances with banks	25
Income on Federal funds sold	410
Interest and dividends on investments	37
Other operating income	208
Total operating income	1,754
OPERATING EXPENSE	
Salaries and employee benefits	514
Interest on deposits	448
Interest on Federal funds purchased and other borrowings	4
Occupancy and furniture and equipment expense	112
Provision for loan losses	39
Other operating expense	467
Total operating expense	1,584
NET OPERATING INCOME	170
Applicable income taxes	21
Income before extraordinary items	149
Extraordinary charges (credits)	
NET INCOME	149
NET CHANGE IN CAPITAL	149

The Mitsubishi Bank of California

Incorporated July 16, 1971

800 Wilshire Blvd., Los Angeles 90017 Tel: (213) 621-1200

Principal Officers: Satoshi Tateishi, Chairman of the Board & President; Keisuke Saito, Executive Vice President; Lawrence J. Sloane, Executive Vice President and Cashier; David P. Snow, Senior Vice President and Senior Trust Officer; William P. Kavanagh, Robert Knogge, Ryozo Suyama, Howard Wing, Senior Vice Presidents.

Directors: Donald E. Butler, Atsuo Hirano, Harmon Jenson, Ken Inose, Kenji Kyuna, Donovan O'Donnell, Louie Pauletto, Ralph Paxton, Keisuke Saito, Lawrence L. Sloane, Ryozo Suyama, Satoshi Tateishi, H. Yamada.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		36,276
U. S. Treasury securities		4,669
Obligations of U.S. Gov't agencies, etc.		26,977
Obligations of States and political subdivisions		24,858
Other bonds, notes, and debentures		450
Federal funds sold, etc.		13,000
Loans (excluding unearned income)	325,215	
LESS: Reserve for possible loan losses	2,825	
Loans (net)		322,390
Direct lease financing		2,953
Bank premises, furniture and fixtures		17,232
Other real estate owned		89
Customers' liability on acceptances outstanding		2,318
Other assets		26,973
Total Assets		478,185

LIABILITIES

Demand deposits (IPC)		116,425
Time and savings deposits (IPC)		244,253
Deposits of U.S. Government		434
Deposits of States and municipalities		34,525
Deposits of commercial banks		3,673
Certified and officers checks		5,508
Total Domestic Deposits	404,818	
Demand deposits	127,202	
Time and savings deposits	277,616	
Total Domestic and Foreign Deposits		404,818
Federal funds purchased, etc.		1,793
Other liabilities for borrowed money		772
Mortgage indebtedness		4,897
Acceptances executed and outstanding		2,318
Other liabilities		7,288
Total Liabilities		421,886
Subordinated notes and debentures		6,800

EQUITY CAPITAL

Common stock	20,000
Surplus	24,216
Undivided profits	5,283
Total Equity Capital	49,499
Total Liabilities and Equity Capital	478,185

Parent company; The Mitsubishi Bank, Ltd., Tokyo, Japan.

Branch offices (23): Carlsbad, Chula Vista, City of Industry, Escondido (2), Gardena, Garden Grove, Irvine, La Habra, La Mirada, Los Angeles, Mission Viejo, Placentia, Poway, Ramona, San Diego (4), San Francisco, San Jose, San Marcos, West Covina.

Place of business: Cerritos.

The Mitsubishi Bank of California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	46,928
Income on Federal funds sold	2,148
Interest and dividends on investments	5,783
Income from direct lease financing	174
Trust department income	101
Other operating income	4,022
Total operating income	59,156

OPERATING EXPENSE

Salaries and employee benefits	12,432
Interest on deposits	31,118
Interest on Federal funds purchased and other borrowings	1,176
Occupancy and furniture and equipment expense	4,734
Provision for loan losses	794
Other operating expense	6,642
Total operating expense	56,896
NET OPERATING INCOME	2,260
Applicable income taxes	762
Income before extraordinary items	1,498
Extraordinary charges (credits)	
NET INCOME	1,498
Other increases (decreases) in capital	27,000
NET CHANGE IN CAPITAL	28,498

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
Time Deposits:	
(a) Own Bank	3,681
(b) Other Banks	111
Demand Deposits:	
(a) Own Bank	13
Agency,Safekeeping,Custodian, and Escrow Investments	498,061
Total Assets	501,866

LIABILITIES

Fiduciary Accounts:	
(c) Employee Benefit Trusts	3,493
Total Fiduciary Accounts	3,493
Agency,Safekeeping,Custodian, and Escrow Accounts	498,373
Total Liabilities	501,866
Market value-Securities deposited with State Treasurer: Court	120
Market value-Securities deposited with State Treasurer: Private	

Mitsui Manufacturers Bank

Incorporated June 26, 1962

135 E. 9th St., Los Angeles 90015 Tel: (213) 688-8100

Principal Officers: Yasushi Kineko, Chairman of the Board; Taizo Nakamura, Deputy Chairman; Leonard Weil, President and Chief Executive Officer; Masaaki Ichinose, Tsuneo Ikeda, Samuel I. Simons, Executive Vice Presidents; L.A. Sims, Senior Vice President and Cashier; Takashi Hanya, Ryuji Henmi, Senior Vice Presidents; P.A. Robinson, Vice President and Auditor; Jay M. Davis, Secretary.

Directors: George Arkin, Charles D. Baillie, Keith W. Colburn, Robert E. Getz, Claude O. Goldsmith, Lee Graff, Takashi Hanya, John Hartwell, Irwin L. Hearsh, Ryuji Henmi, Masaaki Ichinose, Tsuneo Ikeda, Yasushi Kaneko, James E. Kenney, Kiyoshi Kikuchi, John F. Kimberling, Taizo Nakamura, Samuel I. Simons, Leonard Weil.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		79,718
U. S. Treasury securities		246,364
Obligations of U.S. Gov't agencies, etc.		15,802
Obligations of States and political subdivisions		96,270
Other bonds, notes, and debentures		6,949
Corporate stock		5
Trading account securities		2,484
Federal funds sold, etc.		68,100
Loans (excluding unearned income)	942,020	
LESS: Reserve for possible loan losses	7,558	
Loans (net)		934,462
Direct lease financing		40,432
Bank premises, furniture and fixtures		17,367
Other real estate owned		3,971
Customers' liability on acceptances outstanding		17,034
Other assets		27,967
Total Assets		1,556,925

LIABILITIES

Demand deposits (IPC)		227,487
Time and savings deposits (IPC)		988,953
Deposits of U.S. Government		11,962
Deposits of States and municipalities		84,571
Deposits of commercial banks		21,879
Certified and officers checks		29,472
Total Domestic Deposits	1,364,324	
Demand deposits	269,539	
Time and savings deposits	1,094,785	
Total Domestic and Foreign Deposits		1,364,324
Federal funds purchased, etc.		37,161
Other liabilities for borrowed money		3,775
Mortgage indebtedness		623
Acceptances executed and outstanding		17,034
Other liabilities		29,835
Total Liabilities		1,452,752

Subordinated notes and debentures	12,000

EQUITY CAPITAL

Common stock	11,118
Surplus	41,576
Undivided profits	39,479
Total Equity Capital	92,173
Total Liabilities and Equity Capital	1,556,925

Parent company: The Mitsui Bank Limited.
Subsidiary: M. B. Leasing Corporation.
Branch offices (9): Beverly Hills, Encino, Hollywood, Los Angeles (2), Newport Beach, San Diego, San Francisco, Van Nuys.
Extension of banking office: Los Angeles

Mitsui Manufacturers Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	145,174
Interest on balances with banks	108
Income on Federal funds sold	7,101
Interest and dividends on investments	30,588
Income from direct lease financing	-4
Other operating income	7,948
Total operating income	190,915

OPERATING EXPENSE

Salaries and employee benefits	16,829
Interest on deposits	128,313
Interest on Federal funds purchased and other borrowings	7,344
Occupancy and furniture and equipment expense	4,629
Provision for loan losses	7,755
Other operating expense	12,995
Total operating expense	177,865
NET OPERATING INCOME	13,050
Applicable income taxes	1,914
Income before extraordinary items	11,136
Net securities gains (losses)	438
Extraordinary charges (credits)	
NET INCOME	11,574
Other increases (decreases) in capital	26,469
Cash dividends paid	952
NET CHANGE IN CAPITAL	37,091

Modesto Banking Company

Incorporated June 9, 1978

1120 - 11th Street, Modesto 95354 Tel: (209) 577-5151

Principal Officers: Hal W. Sconyers, President; G. Thomas Wright, First Vice President & Credit Administrator; Jeffrey P. Burda, Vice President & Chief Financial Administrator Gail D. Carbiener, Vice President & Operations Administrator.

Directors: Caleb N. Alldrin, Steve M. Angelo, Hugh P. Barton, Clarkson B. Bradford, Jr., James R. Clarke, Joseph E. Fulford, George S. Gagos, Nicoll F. Galbraith, John D. Hynes, Hal W. Sconyers, Jack A. Ulrich.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,076
U. S. Treasury securities		1,209
Obligations of U.S. Gov't agencies, etc.		7,302
Obligations of States and political subdivisions		2,272
Federal funds sold, etc.		2,600
Loans (excluding unearned income)	33,333	
LESS: Reserve for possible loan losses	425	
Loans (net)		32,908
Direct lease financing		83
Bank premises, furniture and fixtures		1,229
Other real estate owned		869
Other assets		1,538
Total Assets		54,086

LIABILITIES

Demand deposits (IPC)		11,785
Time and savings deposits (IPC)		30,338
Deposits of States and municipalities		4,800
Certified and officers checks		388
Total Domestic Deposits	47,311	
Demand deposits	12,173	
Time and savings deposits	35,138	
Total Domestic and Foreign Deposits		47,311
Federal funds purchased, etc.		1,319
Other liabilities for borrowed money		86
Other liabilities		1,077
Total Liabilities		49,793

EQUITY CAPITAL

Common stock	2,104
Surplus	1,287
Undivided profits	902
Total Equity Capital	4,293
Total Liabilities and Equity Capital	54,086

Branch office: Modesto.
Extension of banking office: Modesto.

Modesto Banking Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	4,546
Income on Federal funds sold	687
Interest and dividends on investments	949
Income from direct lease financing	1
Other operating income	128
Total operating income	6,311
OPERATING EXPENSE	
Salaries and employee benefits	1,094
Interest on deposits	3,151
Interest on Federal funds purchased and other borrowings	100
Occupancy and furniture and equipment expense	291
Provision for loan losses	243
Other operating expense	543
Total operating expense	5,422
NET OPERATING INCOME	889
Applicable income taxes	368
Income before extraordinary items	521
Net securities gains (losses)	-9
Extraordinary charges (credits)	
NET INCOME	512
Cash dividends paid	132
NET CHANGE IN CAPITAL	380

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS	
Investments:	
(a) Bonds	11
(b) Stocks	222
(c) Real Estate Loans	225
(d) Other Loans	45
(f) Savings and Loan, Other Thrift Deposits	35
(g) Miscellaneous	334
Time Deposits:	
(a) Own Bank	1,963
(b) Other Banks	105
Demand Deposits:	
(a) Own Bank	56
Agency,Safekeeping,Custodian, and Escrow Investments	470
Total Assets	3,466
LIABILITIES	
Fiduciary Accounts:	
(c) Employee Benefit Trusts	2,996
Total Fiduciary Accounts	2,996
Agency,Safekeeping,Custodian, and Escrow Accounts	470
Total Liabilities	3,466
Market value-Securities deposited with State Treasurer: Court	127
Market value-Securities deposited with State Treasurer: Private	127

Monarch Bank

Incorporated October 3, 1979

30000 Town Center Dr., Laguna Niguel 92677 Tel: (714) 495-3300

Principal Officers: Thomas L. Lowe, Chairman of the Board; Michael H. Pollock, President & Chief Executive Officer; Donald R. Fontaine, Vice President & Chief Financial Officer; Bruce W. Tunell, Vice President.

Directors: Raymond Cox, Ellison L. Hazard, Thomas L. Lowe, Everett L. Mangam, William W. McKinley, William R. Redmond, Michael H. Pollock, Harold Smith, Robert Warner, Thomas H. Thornton.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,191
Obligations of U.S. Gov't agencies, etc.		1,899
Obligations of States and political subdivisions		846
Federal funds sold, etc.		1,075
Loans (excluding unearned income)	13,794	
LESS: Reserve for possible loan losses	119	
Loans (net)		13,675
Direct lease financing		162
Bank premises, furniture and fixtures		940
Other assets		373
Total Assets		20,161

LIABILITIES

Demand deposits (IPC)		4,630
Time and savings deposits (IPC)		11,324
Deposits of U.S. Government		43
Deposits of States and municipalities		204
Certified and officers checks		541
Total Domestic Deposits	16,742	
Demand deposits	5,218	
Time and savings deposits	11,524	
Total Domestic and Foreign Deposits		16,742
Federal funds purchased, etc.		348
Other liabilities		264
Total Liabilities		17,354

EQUITY CAPITAL

Common stock	2,506
Undivided profits	301
Total Equity Capital	2,807
Total Liabilities and Equity Capital	20,161

Monarch Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,063
Income on Federal funds sold	188
Interest and dividends on investments	104
Other operating income	127
Total operating income	2,482
OPERATING EXPENSE	
Salaries and employee benefits	479
Interest on deposits	929
Interest on Federal funds purchased and other borrowings	28
Occupancy and furniture and equipment expense	165
Provision for loan losses	96
Other operating expense	500
Total operating expense	2,197
NET OPERATING INCOME	285
Applicable income taxes	105
Income before extraordinary items	180
Extraordinary charges (credits)	
NET INCOME	180
NET CHANGE IN CAPITAL	180

Monterey County Bank

Incorporated August 30, 1976

620 Abrego St., Monterey 93940 Tel: (408) 649-4600

Principal Officers: Milton G. Fossum, President & Chief Executive Officer; Bernie R. Sanfilippo, Senior Vice President & Cashier; Donald Weisner, Vice President; Bruce Sames, Loan Officer.

Directors: Robert Adams, M.D., Robert A. Beach, M.D., Peter J. Coniglio, Richard A. Falge, Fredrick S. Farr, Milton G. Fossum, George Kodama, Bernie R. Sanfilippo, James Wester.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,305
Obligations of U.S. Gov't agencies, etc.		2,100
Obligations of States and political subdivisions		1,079
Loans (excluding unearned income)	11,979	
LESS: Reserve for possible loan losses	83	
Loans (net)		11,896
Bank premises, furniture and fixtures		1,614
Other assets		344
Total Assets		19,338
LIABILITIES		
Demand deposits (IPC)		6,037
Time and savings deposits (IPC)		7,739
Deposits of States and municipalities		600
Certified and officers checks		222
Total Domestic Deposits	14,598	
Demand deposits	6,259	
Time and savings deposits	8,339	
Total Domestic and Foreign Deposits		14,598
Federal funds purchased, etc.		1,757
Other liabilities		187
Total Liabilities		16,542
EQUITY CAPITAL		
Common stock		1,473
Surplus		1,294
Undivided profits		29
Total Equity Capital		2,796
Total Liabilities and Equity Capital		19,338

Branch offices (2): Carmel Rancho, Salinas.

Monterey County Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,729
Interest on balances with banks	152
Income on Federal funds sold	64
Interest and dividends on investments	216
Other operating income	339
Total operating income	2,500
OPERATING EXPENSE	
Salaries and employee benefits	574
Interest on deposits	969
Interest on Federal funds purchased and other borrowings	78
Occupancy and furniture and equipment expense	231
Provision for loan losses	75
Other operating expense	344
Total operating expense	2,271
NET OPERATING INCOME	229
Applicable income taxes	33
Income before extraordinary items	196
Net securities gains (losses)	2
Extraordinary charges (credits)	
NET INCOME	198
Other increases (decreases) in capital	980
NET CHANGE IN CAPITAL	1,178

Napa Valley Bank

Incorporated February 17, 1970

Trancas & Big Ranch Road, Napa 94558 Tel: (707) 255-8300

Principal Officers: William P. Brooks, Chairman of the Board; R. Dale Kirkpatrick, President; Frank A. Rowley, Senior Vice President, R.D. Easter, Vice President & Chief Financial Officer; Robert H. Zeller, Secretary.

Directors: William P. Brooks, R. Dale Kirkpatrick, James A. Maggetti, Dwight H. Murray, Jr., M.D., John A. Nemes, Earl Randol, Robert H. Zeller.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		9,951
U. S. Treasury securities		601
Obligations of U.S. Gov't agencies, etc.		1,200
Obligations of States and political subdivisions		7,963
Federal funds sold, etc.		6,700
Loans (excluding unearned income)	53,074	
LESS: Reserve for possible loan losses	560	
Loans (net)		52,514
Direct lease financing		30
Bank premises, furniture and fixtures		3,339
Other assets		1,616
Total Assets		83,914

LIABILITIES

Demand deposits (IPC)		16,993
Time and savings deposits (IPC)		56,139
Deposits of U.S. Government		232
Deposits of States and municipalities		3,145
Certified and officers checks		1,270
Total Domestic Deposits	77,779	
Demand deposits	18,859	
Time and savings deposits	58,920	
Total Domestic and Foreign Deposits		77,779
Other liabilities		1,089
Total Liabilities		78,868
Subordinated notes and debentures		400

EQUITY CAPITAL

Common stock		806
Surplus		2,367
Undivided profits		1,473
Total Equity Capital		4,646
Total Liabilities and Equity Capital		83,914

Branch offices (5): American Canyon, Calistoga, Napa, St. Helena, Yountville.

Napa Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	6,950
Interest on balances with banks	234
Income on Federal funds sold	423
Interest and dividends on investments	752
Income from direct lease financing	3
Other operating income	613
Total operating income	8,975
OPERATING EXPENSE	
Salaries and employee benefits	2,130
Interest on deposits	3,909
Interest on Federal funds purchased and other borrowings	34
Occupancy and furniture and equipment expense	716
Provision for loan losses	175
Other operating expense	793
Total operating expense	7,757
NET OPERATING INCOME	1,218
Applicable income taxes	334
Income before extraordinary items	884
Net securities gains (losses)	-94
Extraordinary charges (credits)	
NET INCOME	790
Cash dividends paid	168
NET CHANGE IN CAPITAL	622

North County Bank

Incorporated December 28, 1973

444 S. Escondido Blvd., Escondido 92025 **Tel: (714) 743-2200**

Principal Officers: James M. Gregg, President; J. S. Voelker, Executive Vice President; Jennifer L. Mees, Vice President and Cashier.

Directors: Alan P. Chamberlain, James M. Gregg, J. S. Voelker, Roy L. Klema, Eric D. Kroesche, J. Homer McCurdy, Jack Port, John C. Raymond, Burnet F. Wohlford.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,291
U. S. Treasury securities		189
Obligations of U.S. Gov't agencies, etc.		2,406
Obligations of States and political subdivisions		103
Federal funds sold, etc.		1,850
Loans (excluding unearned income)	18,515	
LESS: Reserve for possible loan losses	215	
Loans (net)		18,300
Bank premises, furniture and fixtures		2,228
Other real estate owned		208
Other assets		437
Total Assets		30,012

LIABILITIES

Demand deposits (IPC)		11,881
Time and savings deposits (IPC)		12,208
Deposits of U.S. Government		1
Deposits of States and municipalities		1,601
Certified and officers checks		646
Total Domestic Deposits	26,337	
Demand deposits	12,529	
Time and savings deposits	13,808	
Total Domestic and Foreign Deposits		26,337
Federal funds purchased, etc.		98
Mortgage indebtedness		582
Other liabilities		272
Total Liabilities		27,289

EQUITY CAPITAL

Common stock	1,378
Surplus	741
Undivided profits	604
Total Equity Capital	2,723
Total Liabilities and Equity Capital	30,012

Branch offices (2): Escondido, San Marcos

North County Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,906
Income on Federal funds sold	183
Interest and dividends on investments	349
Other operating income	472
Total operating income	3,910
OPERATING EXPENSE	
Salaries and employee benefits	1,041
Interest on deposits	1,143
Interest on Federal funds purchased and other borrowings	11
Occupancy and furniture and equipment expense	361
Provision for loan losses	66
Other operating expense	681
Total operating expense	3,303
NET OPERATING INCOME	607
Applicable income taxes	266
Income before extraordinary items	341
Extraordinary charges (credits)	
NET INCOME	341
Other increases (decreases) in capital	158
NET CHANGE IN CAPITAL	499

North Valley Bank

Incorporated September 19, 1972

1327 South St., Redding 96001 **Tel: (916) 243-8600**

Principal Officers: Rudy V. Balma, Chairman of the Board; Herbert F. Mueller, President; Robert J. Hall, Executive Vice President; Anna B. Riley, Vice President & Senior Operations Officer; Gary E. Bossuot, Vice President & Chief Financial Officer; C. Dean Farris, Director of Human Resources; J.M. Wells, Jr., Secretary.

Directors: Jack Alward, W. Jaxon Baker, Rudy V. Balma, Earl B. Bibbens, James G. Campbell, Raymond V. Darby, C.J. Ferreira, Walter E. Glass, Alan T. Hill, William H. McDaniel, Cigo Mazzini, Bill G. Minton, Herb F. Mueller, E.H. Ochinero, John Perez, Kelly V. Pierce, Richard Smart, J.M. Wells, Jr.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,767
U. S. Treasury securities		937
Obligations of U.S. Gov't agencies, etc.		3,000
Obligations of States and political subdivisions		3,996
Federal funds sold, etc.		4,300
Loans (excluding unearned income)	42,204	
LESS: Reserve for possible loan losses	329	
Loans (net)		41,875
Bank premises, furniture and fixtures		3,701
Other real estate owned		94
Other assets		1,854
Total Assets		62,524

LIABILITIES

Demand deposits (IPC)		16,567
Time and savings deposits (IPC)		33,828
Deposits of U.S. Government		31
Deposits of States and municipalities		1,723
Deposits of commercial banks		35
Certified and officers checks		492
Total Domestic Deposits	52,676	
Demand deposits	17,318	
Time and savings deposits	35,358	
Total Domestic and Foreign Deposits		52,676
Federal funds purchased, etc.		3,272
Mortgage indebtedness		167
Other liabilities		1,060
Total Liabilities		57,175

EQUITY CAPITAL

Common stock	1,121
Surplus	2,274
Undivided profits	1,954
Total Equity Capital	5,349
Total Liabilities and Equity Capital	62,524

Parent company: North Valley Bancorp.
Branch offices (6): Anderson, Hayfork, Mt. Shasta, Red Bluff, Redding, Weaverville.
Extension of banking office: Redding.

North Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	6,107
Income on Federal funds sold	921
Interest and dividends on investments	1,064
Other operating income	601
Total operating income	8,693
OPERATING EXPENSE	
Salaries and employee benefits	2,035
Interest on deposits	3,756
Interest on Federal funds purchased and other borrowings	97
Occupancy and furniture and equipment expense	507
Provision for loan losses	190
Other operating expense	1,248
Total operating expense	7,833
NET OPERATING INCOME	860
Applicable income taxes	295
Income before extraordinary items	565
Net securities gains (losses)	48
Extraordinary charges (credits)	
NET INCOME	613
Other increases (decreases) in capital	82
Cash dividends paid	85
NET CHANGE IN CAPITAL	610

Northridge Bank

Incorporated June 23, 1981

9045 Corbin Avenue, Northridge 91324 Tel: (213) 885-6067

Principal Officers: Peter Steinmann, President; Adrian A. Horvay, Vice President & Cashier; J.F. Fischette, Vice President & Manager.

Directors: Everett Farnham, S. Aaron Feder, Richard Hartzler, Winfield Hughes, William L. Kelley, Donald Martyn, M.D., Miguel Montes, D.D.S., Robert Morrison, Joyce Pabst, Bert Ruegg, Peter Steinmann, C.K. Tseng, Conway Ulyate.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,273
U. S. Treasury securities		98
Obligations of U.S. Gov't agencies, etc.		600
Federal funds sold, etc.		2,400
Loans (excluding unearned income)	3,654	
LESS: Reserve for possible loan losses	10	
Loans (net)		3,644
Bank premises, furniture and fixtures		284
Other assets		160
Total Assets		8,459

LIABILITIES

Demand deposits (IPC)		1,782
Time and savings deposits (IPC)		2,688
Deposits of U.S. Government		2
Certified and officers checks		122
Total Domestic Deposits	4,594	
Demand deposits	1,906	
Time and savings deposits	2,688	
Total Domestic and Foreign Deposits		4,594
Federal funds purchased, etc.		514
Other liabilities		67
Total Liabilities		5,175

EQUITY CAPITAL

Common stock	3,367
Undivided profits	-83
Total Equity Capital	3,284
Total Liabilities and Equity Capital	8,459

ATM facility: Northridge.

Northridge Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	21
Income on Federal funds sold	40
Interest and dividends on investments	2
Other operating income	1
Total operating income	64
OPERATING EXPENSE	
Salaries and employee benefits	37
Interest on deposits	10
Occupancy and furniture and equipment expense	13
Provision for loan losses	1
Other operating expense	44
Total operating expense	105
NET OPERATING INCOME	-41
Income before extraordinary items	-41
Extraordinary charges (credits)	
NET INCOME	-41
Other increases (decreases) in capital	3,301
NET CHANGE IN CAPITAL	3,260

Oceanic Bank

Incorporated December 1, 1980

681 Market Street, San Francisco 94105 Tel: (415) 546-1690

Principal Officers: Louis J. Mulkern, President; Richard A. LaChance, Vice President & Chief Administrative Officer; Douglas J.R. Smith, Vice President & Senior Credit Officer; George M. Teltoft, Vice President, International Department; James M.S. Chiang, Assistant Vice President & Controller; Estrella Uy, Assistant Vice President & Cashier; Pamela Barringer, Assistant Vice President, Operations; Susan Chan McCarthy, Secretary.

Directors: Frank W.K. Chan, Romeo Y. Co, Willy S. Co, Susan Chan McCarthy, Louis J. Mulkern, Herbert W. Natzke, Paul A. O'Leary, Mariano C. Tanenglian.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,701
Federal funds sold, etc.		1,600
Loans (excluding unearned income)	9,289	
LESS: Reserve for possible loan losses	15	
Loans (net)		9,274
Bank premises, furniture and fixtures		137
Other assets		849
Total Assets		13,561

LIABILITIES

Demand deposits (IPC)		839
Time and savings deposits (IPC)		1,132
Deposits of commercial banks		122
Certified and officers checks		977
Total Domestic Deposits	3,070	
Demand deposits	1,938	
Time and savings deposits	1,132	
Total Domestic and Foreign Deposits		3,070
Other liabilities		123
Total Liabilities		3,193

EQUITY CAPITAL

Common stock	10,000
Undivided profits	368
Total Equity Capital	10,368
Total Liabilities and Equity Capital	13,561

Parent company: Allied Banking Corporation.

Oceanic Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	227
Interest on balances with banks	20
Income on Federal funds sold	468
Other operating income	13
Total operating income	728
OPERATING EXPENSE	
Salaries and employee benefits	168
Interest on deposits	17
Occupancy and furniture and equipment expense	38
Provision for loan losses	10
Other operating expense	128
Total operating expense	361
NET OPERATING INCOME	367
Applicable income taxes	71
Income before extraordinary items	296
Extraordinary charges (credits)	
NET INCOME	296
Other increases (decreases) in capital	9,799
NET CHANGE IN CAPITAL	10,095

Ojai Valley State Bank

Incorporated July 26, 1972

1207 Maricopa Road, Ojai 93023 Tel: (805) 646-0111

Principal Officers: John R. Reynolds, President; Thomas L. Farmer, Executive Vice President; Shari Skiner, Vice President & Cashier.

Directors: I. Sam Cheng, Thomas L. Farmer, T.E. Gan, T.H. Gan, M.D., Richard Greenberg, Hui Bu Lau, Richard Mulvania, M.D., Bie Chuan Ong, Alan Rains, John Reynolds, Howard L. Sargent.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		584
U. S. Treasury securities		176
Obligations of U.S. Gov't agencies, etc.		538
Federal funds sold, etc.		590
Loans (excluding unearned income)	5,766	
LESS: Reserve for possible loan losses	52	
Loans (net)		5,714
Bank premises, furniture and fixtures		340
Other assets		306
Total Assets		8,248

LIABILITIES

Demand deposits (IPC)		2,474
Time and savings deposits (IPC)		4,470
Deposits of States and municipalities		200
Certified and officers checks		88
Total Domestic Deposits	7,232	
Demand deposits	2,562	
Time and savings deposits	4,670	
Total Domestic and Foreign Deposits		7,232
Other liabilities		40
Total Liabilities		7,272

EQUITY CAPITAL

Common stock	275
Surplus	614
Undivided profits	87
Total Equity Capital	976
Total Liabilities and Equity Capital	8,248

ATM facility: Ojai.

Ojai Valley State Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	794
Income on Federal funds sold	135
Interest and dividends on investments	91
Other operating income	96
Total operating income	1,116
OPERATING EXPENSE	
Salaries and employee benefits	323
Interest on deposits	342
Occupancy and furniture and equipment expense	119
Provision for loan losses	26
Other operating expense	234
Total operating expense	1,044
NET OPERATING INCOME	72
Applicable income taxes	15
Income before extraordinary items	57
Extraordinary charges (credits)	
NET INCOME	57
Other increases (decreases) in capital	211
NET CHANGE IN CAPITAL	268

Orange City Bank

Incorporated January 23, 1976

2730 E. Chapman Ave., Orange 92669 Tel: (714) 771-3300

Principal Officers: Jack Wauchope, Chairman of the Board and Chief Executive Officer; J.S. Johnson, President and Chief Operating Officer; Ian V. MacCready, Senior Vice President; Cheresse N. Smoot, Vice President & Cashier.

Directors: Craig Carl Colombo, Brown, Robert M. Dahlbo, Harry L. Fahnestock, Thomas E. Frank, James C. Harris, Robert Hoffman, J.S. Johnson, Ian MacCready, John M. Rau, Harry S. Voegelin, Jack C. Wauchope.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,510
Obligations of U.S. Gov't agencies, etc.		1,210
Obligations of States and political subdivisions		285
Federal funds sold, etc.		2,600
Loans (excluding unearned income)	28,901	
LESS: Reserve for possible loan losses	253	
Loans (net)		28,648
Direct lease financing		80
Bank premises, furniture and fixtures		2,819
Other real estate owned		272
Other assets		1,097
Total Assets		39,521

LIABILITIES

Demand deposits (IPC)		10,351
Time and savings deposits (IPC)		20,635
Deposits of U.S. Government		95
Deposits of States and municipalities		3,000
Certified and officers checks		965
Total Domestic Deposits	35,046	
Demand deposits	11,411	
Time and savings deposits	23,635	
Total Domestic and Foreign Deposits		35,046
Federal funds purchased, etc.		489
Other liabilities		784
Total Liabilities		36,319
Subordinated notes and debentures		570

EQUITY CAPITAL

Common stock		950
Surplus		583
Undivided profits		1,099
Total Equity Capital		2,632
Total Liabilities and Equity Capital		39,521

Branch office: Huntington Beach.
Extensions of banking offices (2): Orange (2).

Orange City Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,701
Income on Federal funds sold	834
Interest and dividends on investments	255
Income from direct lease financing	23
Other operating income	524
Total operating income	5,337
OPERATING EXPENSE	
Salaries and employee benefits	942
Interest on deposits	2,188
Interest on Federal funds purchased and other borrowings	124
Occupancy and furniture and equipment expense	267
Provision for loan losses	195
Other operating expense	825
Total operating expense	4,541
NET OPERATING INCOME	796
Applicable income taxes	316
Income before extraordinary items	480
Extraordinary charges (credits)	
NET INCOME	480
Other increases (decreases) in capital	10
NET CHANGE IN CAPITAL	490

Pacific Heritage Bank

Incorporated May 6, 1980

3440 Torrance Boulevard, Torrance 90503 **Tel: (213) 542-0581**

Principal Officers: Lucius Babcock, III, President & Chief Executive Officer; Bret A. Swartz, Executive Vice President; Patricia J. Separa, Vice President, Cashier; Gary E.Stock, Vice President and Senior Loan Officer.

Directors: Douglas Allen, Masao Awakuni, LUcius Babcock, III, Carol Boots, Kenneth Hayashi, Edwin Hiroto, Kenji Ishizaki, Vincent Okamoto, George Ward, Fumiko Wasserman.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,174
U. S. Treasury securities		219
Obligations of U.S. Gov't agencies, etc.		1,199
Corporate stock		106
Federal funds sold, etc.		4,935
Loans (excluding unearned income)	6,281	
LESS: Reserve for possible loan losses	24	
Loans (net)		6,257
Bank premises, furniture and fixtures		367
Other assets		186
Total Assets		15,443
LIABILITIES		
Demand deposits (IPC)		2,629
Time and savings deposits (IPC)		7,899
Deposits of U.S. Government		417
Deposits of States and municipalities		551
Certified and officers checks		170
Total Domestic Deposits	11,666	
Demand deposits	3,567	
Time and savings deposits	8,099	
Total Domestic and Foreign Deposits		11,666
Other liabilities		162
Total Liabilities		11,828
EQUITY CAPITAL		
Common stock		2,820
Surplus		712
Undivided profits		83
Total Equity Capital		3,615
Total Liabilities and Equity Capital		15,443

Pacific Heritage Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	340
Income on Federal funds sold	734
Interest and dividends on investments	13
Other operating income	23
Total operating income	1,110
OPERATING EXPENSE	
Salaries and employee benefits	266
Interest on deposits	389
Occupancy and furniture and equipment expense	156
Provision for loan losses	13
Other operating expense	236
Total operating expense	1,060
NET OPERATING INCOME	50
Income before extraordinary items	50
Extraordinary charges (credits)	
NET INCOME	50
Other increases (decreases) in capital	3,468
NET CHANGE IN CAPITAL	3,518

Pacific Union Bank & Trust Company

Incorporated August 8, 1975

800 Oak Grove Ave., Menlo Park 94025 **Tel: (415) 321-2101**

Principal Officers: James Q. Hamilton, President & Chief Executive Officer; Larry Sargent, Vice President, Senior Trust Officer; Richard Harvey, Senior Vice President & Senior Loan Administrator; Larry Esguerra, Vice President & Cashier.

Directors: James Hamilton, R. Lavern Judy, Norberto K. Katigbak, David C. Kenney, Charles Monroe, Virginia Ramirez, Purisima K. Tan, Verl Taylor, Ann R. Witherspoon.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		11,609
U. S. Treasury securities		1,209
Obligations of U.S. Gov't agencies, etc.		4,057
Federal funds sold, etc.		4,350
Loans (excluding unearned income)	30,708	
LESS: Reserve for possible loan losses	113	
Loans (net)		30,595
Direct lease financing		145
Bank premises, furniture and fixtures		1,169
Other assets		900
Total Assets		54,034

LIABILITIES

Demand deposits (IPC)		5,504
Time and savings deposits (IPC)		25,029
Deposits of U.S. Government		10
Deposits of States and municipalities		6,281
Deposits of commercial banks		1,300
Certified and officers checks		1,291
Total Domestic Deposits	39,415	
Demand deposits	6,830	
Time and savings deposits	32,585	
Total Domestic and Foreign Deposits		39,415
Federal funds purchased, etc.		10,275
Mortgage indebtedness		166
Other liabilities		1,057
Total Liabilities		50,913

EQUITY CAPITAL

Common stock	1,282
Surplus	1,368
Undivided profits	471
Total Equity Capital	3,121
Total Liabilities and Equity Capital	54,034

Branch offices (2): Burlingame, Woodside.
Place of business: San Francisco.

Pacific Union Bank & Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,753
Interest on balances with banks	876
Income on Federal funds sold	654
Interest and dividends on investments	307
Trust department income	77
Other operating income	123
Total operating income	4,790

OPERATING EXPENSE

Salaries and employee benefits	738
Interest on deposits	2,389
Interest on Federal funds purchased and other borrowings	531
Occupancy and furniture and equipment expense	289
Provision for loan losses	27
Other operating expense	557
Total operating expense	4,531
NET OPERATING INCOME	259
Applicable income taxes	24
Income before extraordinary items	235
Extraordinary charges (credits)	
NET INCOME	235
Other increases (decreases) in capital	278
Cash dividends paid	62
NET CHANGE IN CAPITAL	451

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	1,410
(b) Stocks	8,969
(c) Real Estate Loans	2,303
(d) Other Loans	2,335
(e) Real Estate	573
(f) Savings and Loan, Other Thrift Deposits	14
(g) Miscellaneous	559
Time Deposits:	
(a) Own Bank	1,547
(b) Other Banks	376
Demand Deposits:	
(a) Own Bank	83
(b) Other Banks	1
Agency,Safekeeping,Custodian, and Escrow Investments	685
Total Assets	18,855

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	370
(b) Personal Living Trusts	4,272
(c) Employee Benefit Trusts	13,516
Total Fiduciary Accounts	18,158
Corporate Accounts	4
Agency,Safekeeping,Custodian, and Escrow Accounts	693
Total Liabilities	18,855
Market value-Securities deposited with State Treasurer: Court	125
Market value-Securities deposited with State Treasurer: Private	125

Pacific Valley Bank

Incorporated August 18, 1975

1245 So. Winchester Blvd., San Jose 95128 Tel: (408) 244-1700

Principal Officers: Phillip R. Boyce, Chairman of the Board; Dennis M. Fitzpatrick, President; James R. Barranti, Executive Vice President & Cashier; James R. Kenny, Executive Vice President.

Directors: James R. Barranti, Nelo Borelli, Phillip R. Boyce, Stanley Carroll, Dr. Anthony Damore, Dennis M. Fitzpatrick, Joseph Gabriel, George Horning, Yasuto Kato, Richard Lindberg, Joseph Parisi, Richard Pitagora, Frank Ritchey, Dr. Sidney Sogolow.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		16,823
U. S. Treasury securities		4,633
Obligations of U.S. Gov't agencies, etc.		18,512
Obligations of States and political subdivisions		5,496
Federal funds sold, etc.		11,200
Loans (excluding unearned income)	127,620	
LESS: Reserve for possible loan losses	1,047	
Loans (net)		126,573
Direct lease financing		4,132
Bank premises, furniture and fixtures		4,292
Other real estate owned		416
Other assets		6,873
Total Assets		198,950

LIABILITIES

Demand deposits (IPC)		49,002
Time and savings deposits (IPC)		116,998
Deposits of U.S. Government		348
Deposits of States and municipalities		7,775
Certified and officers checks		1,784
Total Domestic Deposits	175,907	
Demand deposits	51,298	
Time and savings deposits	124,609	
Total Domestic and Foreign Deposits		175,907
Federal funds purchased, etc.		5,915
Other liabilities		4,229
Total Liabilities		186,051
Subordinated notes and debentures		2,000

EQUITY CAPITAL

Common stock	3,254
Surplus	3,737
Undivided profits	3,908
Total Equity Capital	10,899
Total Liabilities and Equity Capital	198,950

Parent company: Pacific Western Bancshares.
Subsidiary: Pacific Trust Company.
Branch offices (6): Cupertino, Gilroy, Los Altos, Milpitas, San Jose, Saratoga.
Place of business: San Jose.

Pacific Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	17,711
Interest on balances with banks	48
Income on Federal funds sold	2,109
Interest and dividends on investments	2,826
Income from direct lease financing	245
Trust department income	49
Other operating income	724
Total operating income	23,712

OPERATING EXPENSE

Salaries and employee benefits	4,767
Interest on deposits	10,873
Interest on Federal funds purchased and other borrowings	281
Occupancy and furniture and equipment expense	1,461
Provision for loan losses	635
Other operating expense	3,224
Total operating expense	21,241
NET OPERATING INCOME	2,471
Applicable income taxes	959
Income before extraordinary items	1,512
Extraordinary charges (credits)	
NET INCOME	1,512
Other increases (decreases) in capital	-94
Cash dividends paid	140
NET CHANGE IN CAPITAL	1,278

Pan American Bank of Los Angeles

Incorporated February 4, 1971

3626 East First Street, Los Angeles 90063
Tel: (213) 264-3310

Principal Officers: Alejandro Banuelos, Chairman of the Board; Romana Acosta Banuelos, President; Janice Johnson, Assistant Vice President & Cashier.

Directors: John Alvarez, Alejandro Banuelos, William L. Bingley, Robert Gallegos, Alfonso Najera, Arnulfo Ramirez, Emily Ramirez, Ramon S. Ramos, Mauro Robles, Phillip Sanchez, Carlos Torres.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		1,562
U. S. Treasury securities		200
Obligations of U.S. Gov't agencies, etc.		1,100
Federal funds sold, etc.		12,550
Loans (excluding unearned income)	18,796	
LESS: Reserve for possible loan losses	380	
Loans (net)		18,416
Bank premises, furniture and fixtures		1,929
Other real estate owned		280
Other assets		1,715
Total Assets		37,752
LIABILITIES		
Demand deposits (IPC)		6,704
Time and savings deposits (IPC)		20,437
Deposits of U.S. Government		3,307
Deposits of States and municipalities		70
Deposits of commercial banks		65
Certified and officers checks		1,448
Total Domestic Deposits	32,031	
Demand deposits	11,029	
Time and savings deposits	21,002	
Total Domestic and Foreign Deposits		32,031
Mortgage indebtedness		432
Other liabilities		445
Total Liabilities		32,908
Subordinated notes and debentures		1,000
EQUITY CAPITAL		
Common stock		1,527
Surplus		1,678
Undivided profits		639
Total Equity Capital		3,844
Total Liabilities and Equity Capital		37,752

Branch offices (2): Los Angeles, Santa Ana.

Pan American Bank—Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,441
Interest on balances with banks	2
Income on Federal funds sold	402
Interest and dividends on investments	205
Other operating income	122
Total operating income	2,172
OPERATING EXPENSE	
Salaries and employee benefits	437
Interest on deposits	705
Interest on Federal funds purchased and other borrowings	30
Occupancy and furniture and equipment expense	204
Provision for loan losses	150
Other operating expense	349
Total operating expense	1,875
NET OPERATING INCOME	297
Applicable income taxes	45
Income before extraordinary items	252
Extraordinary charges (credits)	
NET INCOME	252
Other increases (decreases) in capital	1,876
NET CHANGE IN CAPITAL	2,128

Peninsula Bank of Commerce

Incorporated March 24, 1981

1650 El Camino Real, San Bruno 94066 Tel: (415) 589-6144

Principal Officers: George R. Corey, Chairman of the Board; Thomas H. State, President; Thomas T. Pangelinan, Vice President & Cashier; Cecil C. Coughran, Vice President & Senior Loan Officer.

Directors: Norman Babkirk, Jr., George R. Corey, Kenneth A. Friedman, Allan V. McDonnell, Robert A. Marshall, James S. O'Connor, William J. Schneider, Thomas H. State, Michael E. Vano.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		742
U. S. Treasury securities		1,311
Obligations of U.S. Gov't agencies, etc.		3,400
Federal funds sold, etc.		2,100
Loans (excluding unearned income)	7,588	
LESS: Reserve for possible loan losses	22	
Loans (net)		7,566
Bank premises, furniture and fixtures		94
Other assets		531
Total Assets		15,744

LIABILITIES

Demand deposits (IPC)		1,270
Time and savings deposits (IPC)		7,291
Deposits of States and municipalities		1,735
Certified and officers checks		340
Total Domestic Deposits	10,636	
Demand deposits	1,610	
Time and savings deposits	9,026	
Total Domestic and Foreign Deposits		10,636
Federal funds purchased, etc.		499
Other liabilities		140
Total Liabilities		11,275

EQUITY CAPITAL

Common stock	4,387
Undivided profits	82
Total Equity Capital	4,469
Total Liabilities and Equity Capital	15,744

Peninsula Bank of Commerce —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	65
Income on Federal funds sold	154
Interest and dividends on investments	46
Other operating income	1
Total operating income	266
OPERATING EXPENSE	
Salaries and employee benefits	69
Interest on deposits	66
Occupancy and furniture and equipment expense	26
Provision for loan losses	5
Other operating expense	54
Total operating expense	220
NET OPERATING INCOME	46
Applicable income taxes	10
Income before extraordinary items	36
Extraordinary charges (credits)	10
NET INCOME	46
Other increases (decreases) in capital	4,243
NET CHANGE IN CAPITAL	4,289

Peninsula Bank of San Diego

Incorporated May 3, 1974

1331 Rosecrans St., San Diego 92106 Tel: (714) 224-3211

Principal Officers: John G. Rebelo, Jr., Chairman of the Board and President; M. Loren Burrell, Executive Vice President and Cashier; Larry L. Willette, Executive Vice President; Lawrence G. Alameda, Senior Vice President, Manager.

Directors: M. Loren Burrell, William E. Cole, Sr., Arthur De Fever, James E. Fink, Richard J. Lareau, Anthony Mauricio, Jr., Frank C. Owen, Ruth Pruett, John G. Rebelo, Jr.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,292
U. S. Treasury securities		2,092
Obligations of U.S. Gov't agencies, etc.		3,912
Obligations of States and political subdivisions		3,814
Federal funds sold, etc.		1,600
Loans (excluding unearned income)	34,733	
LESS: Reserve for possible loan losses	358	
Loans (net)		34,375
Bank premises, furniture and fixtures		3,026
Other real estate owned		106
Other assets		1,177
Total Assets		54,394

LIABILITIES

Demand deposits (IPC)		13,395
Time and savings deposits (IPC)		33,059
Deposits of U.S. Government		42
Certified and officers checks		929
Total Domestic Deposits	47,425	
Demand deposits	14,366	
Time and savings deposits	33,059	
Total Domestic and Foreign Deposits		47,425
Federal funds purchased, etc.		1,843
Other liabilities for borrowed money		398
Other liabilities		558
Total Liabilities		50,224
Subordinated notes and debentures		797

EQUITY CAPITAL

Common stock		896
Surplus		1,699
Undivided profits		778
Total Equity Capital		3,373
Total Liabilities and Equity Capital		54,394

Branch offices (2): San Diego (2).
Extensions of banking offices (2): San Diego (2).

Peninsula Bank of San Diego —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	5,984
Income on Federal funds sold	453
Interest and dividends on investments	627
Other operating income	543
Total operating income	7,607

OPERATING EXPENSE

Salaries and employee benefits	1,470
Interest on deposits	3,274
Interest on Federal funds purchased and other borrowings	271
Occupancy and furniture and equipment expense	396
Provision for loan losses	233
Other operating expense	770
Total operating expense	6,414
NET OPERATING INCOME	1,193
Applicable income taxes	597
Income before extraordinary items	596
Net securities gains (losses)	-40
Extraordinary charges (credits)	
NET INCOME	556
Other increases (decreases) in capital	22
Cash dividends paid	51
NET CHANGE IN CAPITAL	527

People's Bank

Incorporated September 6, 1979

318 Fourth Avenue, Chula Vista 92012 Tel: (714) 426-9450

Principal Officers: R. D. Jones, President; Patricia A. Hutchins, Senior Vice President; Connie Lee, Vice President and Cashier; Dail R. Bunch, Vice President.

Directors: Martin S. Comella, Chairman of the Board; Francis J. Burger, Frank DeLisi, Thomas A. Horning, Patricia A. Hutchins, R. D. Jones, Mary Kaye, Louis LoCicero, Robert Villalobos.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,056
U. S. Treasury securities		1,000
Federal funds sold, etc.		2,325
Loans (excluding unearned income)	7,539	
LESS: Reserve for possible loan losses	63	
Loans (net)		7,476
Direct lease financing		136
Bank premises, furniture and fixtures		481
Other assets		192
Total Assets		12,666

LIABILITIES

Demand deposits (IPC)		3,164
Time and savings deposits (IPC)		6,325
Deposits of States and municipalities		950
Certified and officers checks		164
Total Domestic Deposits	10,603	
Demand deposits	3,328	
Time and savings deposits	7,275	
Total Domestic and Foreign Deposits		10,603
Other liabilities		145
Total Liabilities		10,748

EQUITY CAPITAL

Common stock		2,007
Undivided profits		-89
Total Equity Capital		1,918
Total Liabilities and Equity Capital		12,666

People's Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	924
Income on Federal funds sold	220
Interest and dividends on investments	87
Income from direct lease financing	15
Other operating income	116
Total operating income	1,362
OPERATING EXPENSE	
Salaries and employee benefits	348
Interest on deposits	422
Occupancy and furniture and equipment expense	132
Provision for loan losses	32
Other operating expense	265
Total operating expense	1,199
NET OPERATING INCOME	163
Applicable income taxes	15
Income before extraordinary items	148
Extraordinary charges (credits)	
NET INCOME	148
NET CHANGE IN CAPITAL	148

Philippine Bank of California

Incorporated March 7, 1977

455 Montgomery St., San Francisco 94104 Tel: (415) 981-7070

Principal Officers: P. O. Domingo, Chairman of the Board and President; A. F. Buenaventura, Executive Vice President; Raymon L. Hansen, Reynaldo C. Santos, Vice Presidents; Marlene F. Dumpit, Cashier.

Directors: A. F. Buenaventura, Roman Cruz, Jr., P. O. Domingo, Basilio Estanislao, Zoilo R. Inacay, Demetrio S. Jayme, Leonilo Malabed, Placido L. Mapa, Jr., G. F. Powers, Rafael Sison, Gilberto Teodoro.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		9,595
Obligations of States and political subdivisions		4,067
Federal funds sold, etc.		14,965
Loans (excluding unearned income)	26,824	
LESS: Reserve for possible loan losses	327	
Loans (net)		26,497
Direct lease financing		2,124
Bank premises, furniture and fixtures		420
Customers' liability on acceptances outstanding		2,249
Other assets		1,775
Total Assets		61,692
LIABILITIES		
Demand deposits (IPC)		2,775
Time and savings deposits (IPC)		5,400
Deposits of U.S. Government		10
Deposits of States and municipalities		3,100
Deposits of foreign governments		11,825
Deposits of commercial banks		16,300
Certified and officers checks		764
Total Domestic Deposits	40,174	
Demand deposits	13,099	
Time and savings deposits	27,075	
Total Domestic and Foreign Deposits		40,174
Federal funds purchased, etc.		3,955
Acceptances executed and outstanding		2,249
Other liabilities		1,672
Total Liabilities		48,050
EQUITY CAPITAL		
Common stock		6,825
Surplus		3,512
Undivided profits		3,305
Total Equity Capital		13,642
Total Liabilities and Equity Capital		61,692

Parent company: Century Holding Corporation.

Philippine Bank of California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	3,300
Interest on balances with banks	3,564
Income on Federal funds sold	981
Interest and dividends on investments	518
Income from direct lease financing	76
Other operating income	1,049
Total operating income	9,488

OPERATING EXPENSE

Salaries and employee benefits	979
Interest on deposits	3,761
Interest on Federal funds purchased and other borrowings	530
Occupancy and furniture and equipment expense	232
Provision for loan losses	138
Other operating expense	620
Total operating expense	6,260
NET OPERATING INCOME	3,228
Applicable income taxes	1,691
Income before extraordinary items	1,537
Net securities gains (losses)	-85
Extraordinary charges (credits)	
NET INCOME	1,452
Cash dividends paid	1,050
NET CHANGE IN CAPITAL	402

Plaza Bank of Commerce

Incorporated November 21, 1978

55 Almaden Blvd., San Jose 95113 Tel: (408) 294-8940

Principal Officers: J. W. Conner, President & Chief Executive Officer; Patricia N. Lowell, Executive Vice President; Carl J. Stockdale, Senior Vice President; Robert P. Gionfriddo, D. Edward Holbrook, Raymond Kalman, Vice Presidents; Rebecca A. Levey, Corporate Secretary.

Directors: Theodore J. Biagini, Maxwell H. Bloom, Jack W. Conner, J. Philip DiNapoli, Bruce C. Edwards, George M. Marcus, Lowell W. Morse, Lewis N. Wolff.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		8,722
U. S. Treasury securities		809
Obligations of U.S. Gov't agencies, etc.		4,900
Obligations of States and political subdivisions		11,609
Federal funds sold, etc.		9,600
Loans (excluding unearned income)	38,735	
LESS: Reserve for possible loan losses	507	
Loans (net)		38,228
Bank premises, furniture and fixtures		1,654
Other assets		1,808
Total Assets		77,330

LIABILITIES

Demand deposits (IPC)		25,499
Time and savings deposits (IPC)		33,387
Deposits of U.S. Government		281
Deposits of States and municipalities		3,805
Certified and officers checks		4,444
Total Domestic Deposits	67,416	
Demand deposits	30,224	
Time and savings deposits	37,192	
Total Domestic and Foreign Deposits		67,416
Federal funds purchased, etc.		2,632
Other liabilities		452
Total Liabilities		70,500

EQUITY CAPITAL

Common stock		4,390
Undivided profits		2,440
Total Equity Capital		6,830
Total Liabilities and Equity Capital		77,330

Parent company: Plaza Commerce Bancorp.
Subsidiary: Plaza Securities Corporation.
Branch office: Sunnyvale.

Plaza Bank of Commerce —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	5,597
Interest on balances with banks	544
Income on Federal funds sold	842
Interest and dividends on investments	735
Other operating income	22
Total operating income	7,740
OPERATING EXPENSE	
Salaries and employee benefits	911
Interest on deposits	3,315
Interest on Federal funds purchased and other borrowings	134
Occupancy and furniture and equipment expense	151
Provision for loan losses	285
Other operating expense	754
Total operating expense	5,550
NET OPERATING INCOME	2,190
Applicable income taxes	1,006
Income before extraordinary items	1,184
Extraordinary charges (credits)	
NET INCOME	1,184
Other increases (decreases) in capital	20
NET CHANGE IN CAPITAL	1,204

Plumas Bank

Established December 13, 1980

80 West Main Street, Quincy 95971 Tel: (916) 283-3940

Principal Officers: Jerry V. Kehr, Chairman of the Board; Tracy N. Hall, President; Stan A. Wilson, Executive Vice President, Cashier and Corporate Secretary.

Directors: George A. Bartlett, Jr., Everett E. Bey, Richard P. DeMars, Tracy N. Hall, Jerry V. Kehr, Ernest G. Leonhardt, Oliver E. McGill, Robert Moon, Robert F. Schoensee, C. Michael Shaw, Jessie Wellenbrock.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		792
U. S. Treasury securities		101
Obligations of U.S. Gov't agencies, etc.		1,200
Federal funds sold, etc.		950
Loans (excluding unearned income)	4,404	
LESS: Reserve for possible loan losses	19	
Loans (net)		4,385
Bank premises, furniture and fixtures		527
Other assets		119
Total Assets		8,074
LIABILITIES		
Demand deposits (IPC)		1,428
Time and savings deposits (IPC)		4,718
Deposits of U.S. Government		16
Deposits of States and municipalities		432
Certified and officers checks		57
Total Domestic Deposits	6,651	
Demand deposits	1,557	
Time and savings deposits	5,094	
Total Domestic and Foreign Deposits		6,651
Other liabilities for borrowed money		6
Mortgage indebtedness		236
Other liabilities		47
Total Liabilities		6,940
EQUITY CAPITAL		
Common stock		722
Surplus		508
Undivided profits		-96
Total Equity Capital		1,134
Total Liabilities and Equity Capital		8,074

Branch office: Portola.

Plumas Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	472
Interest on balances with banks	71
Income on Federal funds sold	95
Interest and dividends on investments	125
Other operating income	33
Total operating income	796

OPERATING EXPENSE

Salaries and employee benefits	204
Interest on deposits	281
Interest on Federal funds purchased and other borrowings	1
Occupancy and furniture and equipment expense	79
Provision for loan losses	18
Other operating expense	144
Total operating expense	727
NET OPERATING INCOME	69
Applicable income taxes	8
Income before extraordinary items	61
Extraordinary charges (credits)	
NET INCOME	61
Other increases (decreases) in capital	-1
NET CHANGE IN CAPITAL	60

Point West Bank

Established February 27, 1980

1440 Ethan Way, Sacramento 95825 Tel: (916) 924-0200

Principal Officers: Thayer T. Prentice, President & Chief Executive Officer; Marlene M. Underwood, Vice President & Cashier; Michael D. Arendt, Michael T. Devlin, R. Dwight Davenport, Vice Presidents; Laura C. Mason, Corporate Secretary; Martin E. Evers, Controller.

Directors: Richard B. Buhler, James O. Burpo, H. James Griggs, Robert D. Hurst, Donald M. Murchison, Thayer T. Prentice, John J. Steiner, Daniel W. Terry, Fern M. Waddell.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,541
U. S. Treasury securities		1,994
Obligations of U.S. Gov't agencies, etc.		9,018
Obligations of States and political subdivisions		3,830
Federal funds sold, etc.		6,000
Loans (excluding unearned income)	26,902	
LESS: Reserve for possible loan losses	208	
Loans (net)		26,694
Bank premises, furniture and fixtures		277
Other real estate owned		885
Other assets		1,378
Total Assets		55,617

LIABILITIES

Demand deposits (IPC)		10,114
Time and savings deposits (IPC)		28,189
Deposits of U.S. Government		76
Certified and officers checks		333
Total Domestic Deposits	38,712	
Demand deposits	10,523	
Time and savings deposits	28,189	
Total Domestic and Foreign Deposits		38,712
Federal funds purchased, etc.		9,368
Other liabilities		725
Total Liabilities		48,805

EQUITY CAPITAL

Common stock	5,500
Undivided profits	1,312
Total Equity Capital	6,812
Total Liabilities and Equity Capital	55,617

Parent company: Point West Bancorp.

Point West Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	4,169
Interest on balances with banks	84
Income on Federal funds sold	224
Interest and dividends on investments	1,448
Other operating income	33
Total operating income	5,958
OPERATING EXPENSE	
Salaries and employee benefits	695
Interest on deposits	2,460
Interest on Federal funds purchased and other borrowings	804
Occupancy and furniture and equipment expense	124
Provision for loan losses	77
Other operating expense	466
Total operating expense	4,626
NET OPERATING INCOME	1,332
Applicable income taxes	605
Income before extraordinary items	727
Net securities gains (losses)	-5
Extraordinary charges (credits)	
NET INCOME	722
Other increases (decreases) in capital	-65
NET CHANGE IN CAPITAL	657

Rancho Bank

Incorporated November 27, 1978

530 W. Bonita Ave., San Dimas 91773 **Tel: (714) 599-0871**

Principal Officers: George M. Taylor, President; Jerry M. Burgh, Senior Loan Officer and Vice President.

Directors: Leroy A. Bell, John J. Gainey, Jr., Robert H. Gregg, M.D., Edward C. Hartman, Victor L. Lipmeyer, Thomas F. Nuss, Elizabeth J. Rimpau, Paul Spencer II.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,815
U. S. Treasury securities		900
Federal funds sold, etc.		1,200
Loans (excluding unearned income)	11,573	
LESS: Reserve for possible loan losses	86	
Loans (net)		11,487
Bank premises, furniture and fixtures		1,243
Other assets		317
Total Assets		16,962

LIABILITIES

Demand deposits (IPC)		5,811
Time and savings deposits (IPC)		8,477
Certified and officers checks		571
Total Domestic Deposits	14,859	
Demand deposits	6,382	
Time and savings deposits	8,477	
Total Domestic and Foreign Deposits		14,859
Other liabilities		158
Total Liabilities		15,017

EQUITY CAPITAL

Common stock	909
Surplus	910
Undivided profits	126
Total Equity Capital	1,945
Total Liabilities and Equity Capital	16,962

Branch office: Upland.

Rancho Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	1,396
Interest on balances with banks	182
Income on Federal funds sold	223
Interest and dividends on investments	21
Other operating income	118
Total operating income	1,940

OPERATING EXPENSE

Salaries and employee benefits	484
Interest on deposits	676
Occupancy and furniture and equipment expense	149
Provision for loan losses	62
Other operating expense	342
Total operating expense	1,713
NET OPERATING INCOME	227
Applicable income taxes	31
Income before extraordinary items	196
Extraordinary charges (credits)	
NET INCOME	196
Other increases (decreases) in capital	6
NET CHANGE IN CAPITAL	202

Redwood Bank

Established January 7, 1963

735 Montgomery St., San Francisco 94111 **Tel: (415) 788-3700**

Principal Officers: Ramon L. Siy, Chairman of the Board; M. Lawrence Greenberg, Vice Chairman of the Board, President and Chief Executive Officer; Douglas N. McLendon, Executive Vice President; Victor W. Dahir, Grant M. Hellar, Robert W. Long, Senior Vice Presidents; Frank J. Seidel, Senior Vice President-Trust; W.J. Waksvik, Senior Vice President, Cashier, Secretary; John Jackson, Vice President and Controller.

Directors: Philip T. Ang, William E. Daver, Gordon Dohemann, Rolando Gapud, M.L. Greenberg, Robert Harmon, Douglas N. McLendon, John B. Molinari, Michael O'Shea, John C. Siemens, Ramon Siy.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		10,851
U. S. Treasury securities		3,174
Obligations of U.S. Gov't agencies, etc.		3,003
Obligations of States and political subdivisions		26,933
Other bonds, notes, and debentures		1,543
Loans (excluding unearned income)	132,615	
LESS: Reserve for possible loan losses	1,124	
Loans (net)		131,491
Bank premises, furniture and fixtures		1,935
Other real estate owned		605
Customers' liability on acceptances outstanding		1,309
Other assets		6,142
Total Assets		186,986

LIABILITIES

Demand deposits (IPC)		35,889
Time and savings deposits (IPC)		93,255
Deposits of U.S. Government		5,362
Deposits of States and municipalities		23,435
Deposits of commercial banks		107
Certified and officers checks		2,316
Total Domestic Deposits	160,364	
Demand deposits	41,299	
Time and savings deposits	119,065	
Total Domestic and Foreign Deposits		160,364
Federal funds purchased, etc.		8,353
Other liabilities for borrowed money		1,063
Acceptances executed and outstanding		1,309
Other liabilities		1,828
Total Liabilities		172,917
Subordinated notes and debentures		113

EQUITY CAPITAL

Common stock		1,550
Surplus		6,575
Undivided profits		5,831
Total Equity Capital		13,956
Total Liabilities and Equity Capital		186,986

Parent company: Redwood Bancorp.
Subsidiary: Burdell Corporation.
Branch offices (4): Napa, San Mateo, San Rafael, Vallejo.

Redwood Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	20,847
Interest on balances with banks	1,019
Income on Federal funds sold	542
Interest and dividends on investments	2,215
Trust department income	322
Other operating income	1,041
Total operating income	25,986

OPERATING EXPENSE

Salaries and employee benefits	4,341
Interest on deposits	11,994
Interest on Federal funds purchased and other borrowings	631
Occupancy and furniture and equipment expense	1,275
Provision for loan losses	355
Other operating expense	3,851
Total operating expense	22,447
NET OPERATING INCOME	3,539
Applicable income taxes	1,047
Income before extraordinary items	2,492
Net securities gains (losses)	-43
Extraordinary charges (credits)	
NET INCOME	2,449
Other increases (decreases) in capital	600
Cash dividends paid	600
NET CHANGE IN CAPITAL	2,449

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	15
(b) Stocks	523
(d) Other Loans	155
(g) Miscellaneous	3
Time Deposits:	
(a) Own Bank	136
Demand Deposits:	
(a) Own Bank	34
Agency,Safekeeping,Custodian, and Escrow Investments	578
Advances or Overdrafts	98
Total Assets	1,542

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	91
(c) Employee Benefit Trusts	759
Total Fiduciary Accounts	850
Agency,Safekeeping,Custodian, and Escrow Accounts	594
Due to Commercial Department, Advances or Overdrafts	98
Total Liabilities	1,542
Market value-Securities deposited with State Treasurer: Court	239
Market value-Securities deposited with State Treasurer: Private	239

Republic Bank

Incorporated August 20, 1973

1875 W. Redondo Beach Blvd., Gardena 90247 **Tel: (213) 532-1875**

Principal Officers: Eldon R. Eakin, Chairman of the Board; Terry T. Tomich, President & Chief Executive Officer; Anthony R. Marchese, Executive Vice President; A. P. Herring, Senior Vice President, Loan Administration; Roberta E. Masters, Vice President & Chief Financial Officer; Gisela E. Flick, Vice President & Corporate Secretary; Michael I. Mitoma, Paul E. Prichard, Charles M. Spina, Regional Vice Presidents.

Directors: Paul T. Bannai, Eldon R. Eakin, Fred L. Fredericks, Sebastian R. Giuliano, Ryo Komae, Terrence J. Matthews, Lawrence B. Raether, Terry T. Tomich.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		8,259
U. S. Treasury securities		2,486
Obligations of U.S. Gov't agencies, etc.		6,049
Obligations of States and political subdivisions		3,457
Federal funds sold, etc.		300
Loans (excluding unearned income)	70,872	
LESS: Reserve for possible loan losses	590	
Loans (net)		70,282
Direct lease financing		8,375
Bank premises, furniture and fixtures		12,612
Other real estate owned		897
Other assets		2,701
Total Assets		115,418

LIABILITIES

Demand deposits (IPC)		28,173
Time and savings deposits (IPC)		61,326
Deposits of States and municipalities		8,350
Deposits of commercial banks		250
Certified and officers checks		1,908
Total Domestic Deposits	100,007	
Demand deposits	30,331	
Time and savings deposits	69,676	
Total Domestic and Foreign Deposits		100,007
Federal funds purchased, etc.		903
Mortgage indebtedness		1,406
Other liabilities		3,693
Total Liabilities		106,009

EQUITY CAPITAL

Common stock	1,723
Surplus	5,027
Undivided profits	2,659
Total Equity Capital	9,409
Total Liabilities and Equity Capital	115,418

Parent company: American Republich Bankcorp.
Branch offices (2): Fullerton, Torrance.
Place of business: Tustin

Republic Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	12,712
Income on Federal funds sold	1,006
Interest and dividends on investments	980
Income from direct lease financing	1,444
Other operating income	1,680
Total operating income	17,822
OPERATING EXPENSE	
Salaries and employee benefits	3,653
Interest on deposits	7,295
Interest on Federal funds purchased and other borrowings	3
Occupancy and furniture and equipment expense	913
Provision for loan losses	373
Other operating expense	2,094
Total operating expense	14,331
NET OPERATING INCOME	3,491
Applicable income taxes	1,375
Income before extraordinary items	2,116
Extraordinary charges (credits)	
NET INCOME	2,116
Other increases (decreases) in capital	180
Cash dividends paid	10
NET CHANGE IN CAPITAL	2,286

River City Bank

Incorporated July 11, 1973

825 K Street Mall, Sacramento 95814 Tel: (916) 441-4653

Principal Officers: Jon S. Kelly, Chairman of the Board; Peter J. Raffetto, President; John G. Campbell, Executive Vice President; Gary R. Strachn, Vice President and Controller; James F. Birmingham, Rodney J. Sievers, Rich Stevick, Vice Presidents; Paula Carrigan, Secretary.

Directors: Wing K. Fat, F. Joseph Gwerder, Donald K. Hansen, Leslie Harder, Jon S. Kelly, Nina N. Kelly, Robert E. Kelly, Harold T. Nielsen, Kenneth B. Noack, Peter J. Raffetto.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		9,396
U. S. Treasury securities		8,205
Obligations of U.S. Gov't agencies, etc.		8,014
Obligations of States and political subdivisions		4,000
Other bonds, notes, and debentures		1,500
Federal funds sold, etc.		12,400
Loans (excluding unearned income)	66,466	
LESS: Reserve for possible loan losses	952	
Loans (net)		65,514
Bank premises, furniture and fixtures		4,675
Other assets		2,311
Total Assets		116,015

LIABILITIES

Demand deposits (IPC)		30,857
Time and savings deposits (IPC)		55,891
Deposits of U.S. Government		75
Deposits of States and municipalities		8,194
Certified and officers checks		1,457
Total Domestic Deposits	96,474	
Demand deposits	33,425	
Time and savings deposits	63,049	
Total Domestic and Foreign Deposits		96,474
Federal funds purchased, etc.		9,288
Mortgage indebtedness		1,570
Other liabilities		1,218
Total Liabilities		108,550

EQUITY CAPITAL

Common stock		4,800
Undivided profits		2,665
Total Equity Capital		7,465
Total Liabilities and Equity Capital		116,015

Subsidiary: RCB Property Corporation.
Branch offices (5): Citrus Heights, Placerville, Sacramento (2), Woodland.

River City Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	10,282
Interest on balances with banks	249
Income on Federal funds sold	654
Interest and dividends on investments	2,046
Income from direct lease financing	2
Other operating income	1,651
Total operating income	14,884
OPERATING EXPENSE	
Salaries and employee benefits	3,524
Interest on deposits	5,753
Interest on Federal funds purchased and other borrowings	751
Occupancy and furniture and equipment expense	923
Provision for loan losses	124
Other operating expense	2,495
Total operating expense	13,570
NET OPERATING INCOME	1,314
Applicable income taxes	458
Income before extraordinary items	856
Extraordinary charges (credits)	
NET INCOME	856
Cash dividends paid	108
NET CHANGE IN CAPITAL	748

San Diego Trust & Savings Bank

Established in 1889

540 Broadway, San Diego 92101 Tel: (714) 238-4511

Principal Officers: Thomas W. Sefton, President & Chief Executive Officer; Oliver B. James, Executive Vice President; Daniel D. Herde, Executive Vice President & Chief Operating Officer; Melvin L. Etter, Gordon E. McNary, Executive Vice Presidents.

Directors: Clair W. Burgener, Nelson S. Chase, J. Dallas Clark, S. Robert Frazee, Jr., Gordon T. Frost, Edgar A. Luce, Jr., Gordon E. McNary (Emeritus), Mrs. J.L. Oatman, John P. Scripps, Thomas W. Sefton, William Thompson Stephens, Sr., Albert E. Trepte.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		48,643
U. S. Treasury securities		22,958
Obligations of U.S. Gov't agencies, etc.		113,939
Obligations of States and political subdivisions		57,595
Other bonds, notes, and debentures		17
Loans (excluding unearned income)	406,568	
LESS: Reserve for possible loan losses	2,624	
Loans (net)		403,944
Direct lease financing		4,189
Bank premises, furniture and fixtures		19,148
Other real estate owned		235
Other assets		12,008
Total Assets		682,676
LIABILITIES		
Demand deposits (IPC)		162,185
Time and savings deposits (IPC)		421,459
Deposits of U.S. Government		1,022
Deposits of States and municipalities		5,526
Deposits of commercial banks		904
Certified and officers checks		10,238
Total Domestic Deposits	601,334	
Demand deposits	174,591	
Time and savings deposits	426,743	
Total Domestic and Foreign Deposits		601,334
Federal funds purchased, etc.		23,475
Other liabilities for borrowed money		660
Other liabilities		8,661
Total Liabilities		634,130
Subordinated notes and debentures		8,500
EQUITY CAPITAL		
Common stock		5,000
Surplus		11,500
Undivided profits		23,546
Total Equity Capital		40,046
Total Liabilities and Equity Capital		682,676

Parent company: San Diego Financial Corporation.

Branch offices (38): Bonita, Castle Park, Chula Vista, Coronado, Del Mar, El Cajon (2), Encinitas, Escondido (2), La Jolla, La Mesa, Lemon Grove, Oceanside, Poway, Ramona, Rancho Penasquitos, San Diego (16), San Marcos, Santee, Spring Valley, Tecate, Valley Center.

ATM facilities (11): El Cajon, National City, San Diego (7), Spring Valley (2).

Extensions of banking offices (4): El Cajon, Escondido, Lemon Grove, San Diego (3).

San Diego Trust & Savings Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	54,543
Interest on balances with banks	215
Income on Federal funds sold	4,613
Interest and dividends on investments	12,483
Income from direct lease financing	270
Trust department income	4,323
Other operating income	8,247
Total operating income	84,694

OPERATING EXPENSE

Salaries and employee benefits	23,226
Interest on deposits	35,180
Interest on Federal funds purchased and other borrowings	1,845
Occupancy and furniture and equipment expense	8,896
Provision for loan losses	861
Other operating expense	9,466
Total operating expense	79,474
NET OPERATING INCOME	5,220
Applicable income taxes	739
Income before extraordinary items	4,481
Extraordinary charges (credits)	
NET INCOME	4,481
Cash dividends paid	1,244
NET CHANGE IN CAPITAL	3,237

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	270,752
(b) Stocks	210,907
(c) Real Estate Loans	47,807
(d) Other Loans	46,399
(e) Real Estate	80,531
(f) Savings and Loan, Other Thrift Deposits	19,303
(g) Miscellaneous	19,186
Time Deposits:	
(a) Own Bank	8,675
(b) Other Banks	47,692
Demand Deposits:	
(a) Own Bank	3,725
Corporate Investments	1,182
Agency,Safekeeping,Custodian, and Escrow Investments	47,047
Advances or Overdrafts	1,752
Total Assets	804,958

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	83,936
(b) Personal Living Trusts	257,751
(c) Employee Benefit Trusts	408,943
(d) Collective Investment Funds	61,077
(e) Less units of Collective Investment Funds	-56,730
Total Fiduciary Accounts	754,977
Corporate Accounts	1,182
Agency,Safekeeping,Custodian, and Escrow Accounts	47,047
Due to Commercial Department, Advances or Overdrafts	1,752
Total Liabilities	804,958
Market value-Securities deposited with State Treasurer: Court	557
Market value-Securities deposited with State Treasurer: Private	112

San Gabriel Valley Bank

Incorporated July 21, 1972

3920 North Peck Road, El Monte 91732 Tel: (213) 579-5450

Principal Officers: Edward E. Abtin, Chairman of the Board; Jim Spillman, President; Esther R. Banghart, Senior Vice President & Cashier.

Directors: Alena Abtin, Edward E. Abtin, Richard P. Barich, Masao Nagata, James C. Spillman.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		874
U. S. Treasury securities		149
Federal funds sold, etc.		8,485
Loans (excluding unearned income)	22,353	
LESS: Reserve for possible loan losses	220	
Loans (net)		22,133
Direct lease financing		417
Bank premises, furniture and fixtures		3,772
Other real estate owned		1,236
Other assets		729
Total Assets		37,795

LIABILITIES

Demand deposits (IPC)		9,532
Time and savings deposits (IPC)		22,033
Deposits of U.S. Government		1
Deposits of States and municipalities		707
Certified and officers checks		903
Total Domestic Deposits	33,176	
Demand deposits	10,443	
Time and savings deposits	22,733	
Total Domestic and Foreign Deposits		33,176
Other liabilities for borrowed money		469
Mortgage indebtedness		51
Other liabilities		1,080
Total Liabilities		34,776

EQUITY CAPITAL

Common stock		683
Surplus		1,681
Undivided profits		655
Total Equity Capital		3,019
Total Liabilities and Equity Capital		37,795

Branch offices (4): Azusa, La Verne, South El Monte, West Covina.

San Gabriel Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,824
Interest on balances with banks	80
Income on Federal funds sold	772
Interest and dividends on investments	117
Other operating income	329
Total operating income	5,122
OPERATING EXPENSE	
Salaries and employee benefits	1,212
Interest on deposits	2,160
Interest on Federal funds purchased and other borrowings	35
Occupancy and furniture and equipment expense	237
Provision for loan losses	200
Other operating expense	777
Total operating expense	4,621
NET OPERATING INCOME	501
Applicable income taxes	121
Income before extraordinary items	380
Extraordinary charges (credits)	
NET INCOME	380
NET CHANGE IN CAPITAL	380

San Joaquin Bank

Incorporated February 29, 1980

4600 California Avenue, Bakersfield 93309 Tel: (805) 395-1472

Principal Officers: Stan Perisich, President; John C. Hansen, Senior Vice President; Richard Northey, Senior Vice President; Robert Amble, Arnold Johansen, Myrtha Latta, Vice Presidents.

Directors: E. G. Berchtold, John Brock, Sr., Arnold T. Cattani, Jr., Curtis Darling, Cleo M. Foran, Edward C. Green, Berge Kirkorian, Bruce Maclin, R. B. Montgomery, Stan Perisich, Ross E. Wright.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,921
Obligations of U.S. Gov't agencies, etc.		1,503
Loans (excluding unearned income)	14,659	
LESS: Reserve for possible loan losses	97	
Loans (net)		14,562
Bank premises, furniture and fixtures		610
Other assets		388
Total Assets		18,984

LIABILITIES

Demand deposits (IPC)		6,798
Time and savings deposits (IPC)		8,399
Certified and officers checks		106
Total Domestic Deposits	15,303	
Demand deposits	6,904	
Time and savings deposits	8,399	
Total Domestic and Foreign Deposits		15,303
Federal funds purchased, etc.		690
Other liabilities		326
Total Liabilities		16,319

EQUITY CAPITAL

Common stock	1,492
Surplus	994
Undivided profits	179
Total Equity Capital	2,665
Total Liabilities and Equity Capital	18,984

San Joaquin Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,231
Income on Federal funds sold	226
Interest and dividends on investments	237
Other operating income	45
Total operating income	1,739
OPERATING EXPENSE	
Salaries and employee benefits	459
Interest on deposits	522
Interest on Federal funds purchased and other borrowings	16
Occupancy and furniture and equipment expense	164
Provision for loan losses	60
Other operating expense	226
Total operating expense	1,447
NET OPERATING INCOME	292
Applicable income taxes	51
Income before extraordinary items	241
Extraordinary charges (credits)	
NET INCOME	241
NET CHANGE IN CAPITAL	241

Santa Barbara Bank & Trust

Established March 18, 1960

20 East Carrillo St., Santa Barbara 93101 Tel: (805) 966-9111

Principal Officers: Reuben J. Irvin, Chairman of the Board; Donald M. Anderson, President; David W. Spainhour, Executive Vice President; Lawrence L. Wathey, Senior Vice President & Senior Trust Officer; Joseph L. Lemons, Daniel B. Turner, Lawrence L. Wathey, Senior Vice Presidents; Kent M. Vining, Vice President & Chief Financial Officer; Ralph C. Raddue, Secretary.

Directors: Donald M. Anderson, George Hill Clyde, Walter C. Graham, M.D., Anthony Guntermann, Rueben J. Irvin, Louis Lancaster, Richard M. Polsky, Ralph C. Raddue, William Rea, Jr., Howard L. Sargent, David W. Spainhour, Daniel B. Turner, Garrett Van Horne, Lawrence L. Wathey.

STATEMENT OF CONDITION, as of June 30, 1982

(In thousands of dollars)

ASSETS		
Cash and due from banks		22,552
U. S. Treasury securities		30,138
Obligations of U.S. Gov't agencies, etc.		13,990
Obligations of States and political subdivisions		32,951
Corporate stock		55
Federal funds sold, etc.		1,500
Loans (excluding unearned income)	107,176	
LESS: Reserve for possible loan losses	1,138	
Loans (net)		106,038
Bank premises, furniture and fixtures		4,306
Other assets		4,556
Total Assets		216,086
LIABILITIES		
Demand deposits (IPC)		43,846
Time and savings deposits (IPC)		118,449
Deposits of U.S. Government		377
Deposits of States and municipalities		13,674
Certified and officers checks		2,132
Total Domestic Deposits	178,478	
Demand deposits	47,101	
Time and savings deposits	131,377	
Total Domestic and Foreign Deposits		178,478
Federal funds purchased, etc.		12,293
Other liabilities for borrowed money		4,598
Other liabilities		4,416
Total Liabilities		199,785
EQUITY CAPITAL		
Common stock		2,798
Surplus		11,972
Undivided profits		1,531
Total Equity Capital		16,301
Total Liabilities and Equity Capital		216,086

Branch offices (7): Carpinteria, Goleta, Montecito (2), Santa Barbara (3).
Extensions of banking offices (2): Santa Barbara (2).

Santa Barbara Bank & Trust —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	18,412
Interest on balances with banks	901
Income on Federal funds sold	343
Interest and dividends on investments	4,837
Trust department income	1,075
Other operating income	1,977
Total operating income	27,545

OPERATING EXPENSE

Salaries and employee benefits	5,073
Interest on deposits	11,983
Interest on Federal funds purchased and other borrowings	1,576
Occupancy and furniture and equipment expense	1,416
Provision for loan losses	1,325
Other operating expense	2,458
Total operating expense	23,831
NET OPERATING INCOME	3,714
Applicable income taxes	1,270
Income before extraordinary items	2,444
Net securities gains (losses)	-19
Extraordinary charges (credits)	
NET INCOME	2,425
Other increases (decreases) in capital	52
Cash dividends paid	405
NET CHANGE IN CAPITAL	2,072

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	22,430
(b) Stocks	41,241
(c) Real Estate Loans	11,247
(d) Other Loans	29,986
(e) Real Estate	13,867
(f) Savings and Loan, Other Thrift Deposits	1,182
(g) Miscellaneous	4,202
Time Deposits:	
(a) Own Bank	606
(b) Other Banks	331
Demand Deposits:	
(a) Own Bank	281
Corporate Investments	54
Agency,Safekeeping,Custodian, and Escrow Investments	24,690
Advances or Overdrafts	186
Total Assets	150,303

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	11,721
(b) Personal Living Trusts	85,319
(c) Employee Benefit Trusts	27,519
(d) Collective Investment Funds	12,453
(e) Less units of Collective Investment Funds	-11,639
Total Fiduciary Accounts	125,373
Corporate Accounts	54
Agency,Safekeeping,Custodian, and Escrow Accounts	24,690
Due to Commercial Department, Advances or Overdrafts	186
Total Liabilities	150,303
Market value-Securities deposited with State Treasurer: Court	623
Market value-Securities deposited with State Treasurer: Private	103

Santa Monica Bank

Incorporated February 3, 1928

1251 4th St., Santa Monica 90401 Tel: (213) 394-9611

Principal Officers: Aubrey E. Austin, Jr., Chairman of the Board; Joe L. Walling, President; Allan A. Catanzaro, Executive Vice President & Cashier; Richard E. Lawrence, Executive Vice President; Edward R. Butler, Audrey A. Carver, Madlyn T. Doran, Donna R. Swink, Senior Vice Presidents; Carroll J. Willis, Jr., Auditor; James L. Grubbs, Legal Counsel.

Directors: Aubrey E. Austin, Jr., Frank M. Blenkhorn, Bruce C. Blickensderfer, Audrey A. Carver, John E. Gilmore, L. Wayne Harding, Charles F. Hathaway, Stephen P. Jeffries, Ralph W. Kiewit, Charles R. Sievers, Joe L. Walling.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		11,859
U. S. Treasury securities		14,186
Obligations of U.S. Gov't agencies, etc.		15,766
Obligations of States and political subdivisions		40,505
Other bonds, notes, and debentures		35
Federal funds sold, etc.		13,000
Loans (excluding unearned income)	202,115	
LESS: Reserve for possible loan losses	1,334	
Loans (net)		200,781
Bank premises, furniture and fixtures		7,057
Other assets		6,129
Total Assets		309,318

LIABILITIES

Demand deposits (IPC)		81,981
Time and savings deposits (IPC)		178,551
Deposits of U.S. Government		683
Deposits of States and municipalities		15,787
Certified and officers checks		279
Total Domestic Deposits	277,281	
Demand deposits	83,031	
Time and savings deposits	194,250	
Total Domestic and Foreign Deposits		277,281
Federal funds purchased, etc.		2,360
Other liabilities		6,514
Total Liabilities		286,155
Subordinated notes and debentures		1,283

EQUITY CAPITAL

Common stock	4,432
Surplus	3,910
Undivided profits	13,538
Total Equity Capital	21,880
Total Liabilities and Equity Capital	309,318

Subsidiary: Santa Monica Bay Investment Corporation.
Branch offices (7): Los Angeles, Malibu, Marina del Rey, Pacific Palisades, Santa Monica (3).
Extension of banking office(4): Santa Monica (4).

Santa Monica Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	29,678
Income on Federal funds sold	609
Interest and dividends on investments	5,527
Trust department income	479
Other operating income	2,662
Total operating income	38,955

OPERATING EXPENSE

Salaries and employee benefits	7,841
Interest on deposits	19,212
Interest on Federal funds purchased and other borrowings	565
Occupancy and furniture and equipment expense	2,003
Provision for loan losses	420
Other operating expense	3,812
Total operating expense	33,853
NET OPERATING INCOME	5,102
Applicable income taxes	1,361
Income before extraordinary items	3,741
Net securities gains (losses)	-9
Extraordinary charges (credits)	
NET INCOME	3,732
Other increases (decreases) in capital	-15
Cash dividends paid	739
NET CHANGE IN CAPITAL	2,978

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	12,279
(b) Stocks	19,468
(c) Real Estate Loans	2,668
(d) Other Loans	1,716
(e) Real Estate	10,268
(f) Savings and Loan, Other Thrift Deposits	1,585
(g) Miscellaneous	410
Time Deposits:	
(a) Own Bank	15,559
(b) Other Banks	205
Demand Deposits:	
(a) Own Bank	1,278
Agency,Safekeeping,Custodian, and Escrow Investments	59,182
Advances or Overdrafts	50
Total Assets	124,668

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	15,527
(b) Personal Living Trusts	15,826
(c) Employee Benefit Trusts	28,893
(d) Collective Investment Funds	3,925
(e) Less units of Collective Investment Funds	-3,790
Total Fiduciary Accounts	60,381
Agency,Safekeeping,Custodian, and Escrow Accounts	64,237
Due to Commercial Department, Advances or Overdrafts	50
Total Liabilities	124,668
Market value-Securities deposited with State Treasurer: Court	539
Market value-Securities deposited with State Treasurer: Private	124

Savings Bank of Mendocino County

Incorporated November 28, 1903

200 No. School St., Ukiah 95482 Tel: (707) 462-6613

Principal Officers: Charles Shimmin, Chairman of the Board; Charles B. Mannon, President; Floyd A. Ross, Executive Vice President & Secretary; Roger K. Howard, Senior Vice President; Wayne E. Pittman, Vice President & Cashier; Martin J. Lombardi, Vice President; Stella Moschetti, Assistant Vice President.

Directors: E. T. Baxman, Frank A. Branson, Charles B. Mannon, Henry E. Mercer, L.M. Ruddick, Joseph B. Scott, Charles Shimmin.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,518
U. S. Treasury securities		873
Obligations of U.S. Gov't agencies, etc.		14,373
Obligations of States and political subdivisions		16,152
Federal funds sold, etc.		4,900
Loans (excluding unearned income)	80,455	
LESS: Reserve for possible loan losses	584	
Loans (net)		79,871
Bank premises, furniture and fixtures		2,616
Other real estate owned		206
Other assets		3,274
Total Assets		124,783

LIABILITIES

Demand deposits (IPC)		14,874
Time and savings deposits (IPC)		86,336
Deposits of U.S. Government		232
Deposits of States and municipalities		7,708
Deposits of commercial banks		32
Certified and officers checks		4,060
Total Domestic Deposits	113,242	
Demand deposits	20,164	
Time and savings deposits	93,078	
Total Domestic and Foreign Deposits		113,242
Mortgage indebtedness		69
Other liabilities		1,564
Total Liabilities		114,875

EQUITY CAPITAL

Common stock	2,500
Surplus	3,500
Undivided profits	3,059
Reserve for contingencies, etc.	849
Total Equity Capital	9,908
Total Liabilities and Equity Capital	124,783

Subsidiary: Savings Bank Building Corporation.
Branch offices (7): Fort Bragg, Hopland, Mendocino, Redwood Valley, Ukiah (3).

Savings Bank of Mendocino County —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	11,005
Interest on balances with banks	156
Income on Federal funds sold	308
Interest and dividends on investments	2,805
Other operating income	559
Total operating income	14,833
OPERATING EXPENSE	
Salaries and employee benefits	2,394
Interest on deposits	10,770
Interest on Federal funds purchased and other borrowings	1
Occupancy and furniture and equipment expense	609
Provision for loan losses	394
Other operating expense	880
Total operating expense	15,048
NET OPERATING INCOME	-215
Applicable income taxes	188
Income before extraordinary items	-403
Net securities gains (losses)	-12
Extraordinary charges (credits)	
NET INCOME	-415
Cash dividends paid	320
NET CHANGE IN CAPITAL	641

Scott Valley Bank

Incorporated February 4, 1902

515 So. Broadway, Yreka 96097 Tel: (916) 842-6141

Principal Officers: O.B. Parks, President; Errol K. DeRose, Senior Vice President; Rollie M. Hutton, Senior Vice President and Cashier; Michael P. Newton, Secretary-Treasurer.

Directors: Dola Brahs, Randolph C. Collier, John B. Crook, Howard J. Finn, Edgar Foss, Gil Foster, O.J. LeBaron, Luke Lange, O.B. Parks, Albert H. Newton, Jr., Michael P. Newton, Ernest P. Smith, James Wilson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,099
U. S. Treasury securities		2,017
Obligations of U.S. Gov't agencies, etc.		1,400
Obligations of States and political subdivisions		5,071
Other bonds, notes, and debentures		87
Corporate stock		94
Federal funds sold, etc.		9,100
Loans (excluding unearned income)	25,250	
LESS: Reserve for possible loan losses	260	
Loans (net)		24,990
Bank premises, furniture and fixtures		688
Other real estate owned		76
Other assets		796
Total Assets		46,418

LIABILITIES

Demand deposits (IPC)		9,458
Time and savings deposits (IPC)		28,176
Deposits of U.S. Government		73
Deposits of States and municipalities		2,171
Certified and officers checks		304
Total Domestic Deposits	40,182	
Demand deposits	10,072	
Time and savings deposits	30,110	
Total Domestic and Foreign Deposits		40,182
Federal funds purchased, etc.		1,658
Mortgage indebtedness		27
Other liabilities		786
Total Liabilities		42,653

EQUITY CAPITAL

Common stock	400
Surplus	1,000
Undivided profits	2,316
Reserve for contingencies, etc.	49
Total Equity Capital	3,765
Total Liabilities and Equity Capital	46,418

Branch offices (3): Etna, Fort Jones, Happy Camp.

Scott Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,648
Interest on balances with banks	769
Income on Federal funds sold	617
Interest and dividends on investments	850
Other operating income	158
Total operating income	6,042
OPERATING EXPENSE	
Salaries and employee benefits	939
Interest on deposits	3,186
Interest on Federal funds purchased and other borrowings	72
Occupancy and furniture and equipment expense	277
Provision for loan losses	47
Other operating expense	591
Total operating expense	5,112
NET OPERATING INCOME	930
Applicable income taxes	289
Income before extraordinary items	641
Net securities gains (losses)	1
Extraordinary charges (credits)	
NET INCOME	642
NET CHANGE IN CAPITAL	642

Security Trust Company

Incorporated November 13, 1980

510 West Sixth Street, Los Angeles 90014 Tel: (213) 485-0204

Principal Officers: Raymond T. Goodwin, Chairman of the Board and Chief Executive Officer; William P. Lyons, Jr., President and Chief Operating Officer; Ralph L. Hays, Jr., Vice President, Finance, Controller & Treasurer; Lawrence D. Fruchtman, Secretary.

Directors: G. Robert Ackerman, Dennis Bonet, Raymond T. Goodwin, Ralph L. Hays, Jr., William P. Lyons, Jr., Rodney R. Peck.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		250
U. S. Treasury securities		202
Federal funds sold, etc.		8,575
Loans (excluding unearned income)		
LESS: Reserve for possible loan losses		
Loans (net)		
Bank premises, furniture and fixtures		90
Other assets		190
Total Assets		9,307

LIABILITIES

Demand deposits (IPC)		482
Certified and officers checks		7,300
Total Domestic Deposits	7,782	
Demand deposits	7,782	
Total Domestic and Foreign Deposits		7,782
Other liabilities		104
Total Liabilities		7,886

EQUITY CAPITAL

Common stock	1,000
Surplus	29
Undivided profits	331
Reserve for contingencies, etc.	61
Total Equity Capital	1,421
Total Liabilities and Equity Capital	9,307

Parent Company: Bradford National Corporation.
Branch office: San Francisco.

Security Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	11
Income on Federal funds sold	352
Interest and dividends on investments	15
Other operating income	481
Total operating income	859
OPERATING EXPENSE	
Salaries and employee benefits	268
Interest on deposits	3
Interest on Federal funds purchased and other borrowings	16
Occupancy and furniture and equipment expense	53
Provision for loan losses	10
Other operating expense	350
Total operating expense	700
NET OPERATING INCOME	159
Applicable income taxes	80
Income before extraordinary items	79
Extraordinary charges (credits)	
NET INCOME	79
NET CHANGE IN CAPITAL	79

Sequoia Community Bank

Incorporated February 27, 1980

1601 - 7th Street, Sanger 93657 **Tel: (209) 875-6591**

Principal Officers: C. R. Wheeler, Jr., President; J. B. Buchold, Executive Vice President and Cashier.

Directors: Marjorie E. Case, Paul S. Cheney, Henry R. Fiecro, Thomas Gong, Robert Henke, Robert K. Kanagawa, E. W. Sanders, Stanley Schletewitz, Ronald G. Sterling, M. H. Wallace, C. R. Wheeler, Jr.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,667
U. S. Treasury securities		1,494
Obligations of U.S. Gov't agencies, etc.		1,761
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	9,412	
LESS: Reserve for possible loan losses	84	
Loans (net)		9,328
Bank premises, furniture and fixtures		2,071
Other assets		673
Total Assets		17,994

LIABILITIES

Demand deposits (IPC)		3,627
Time and savings deposits (IPC)		7,752
Deposits of U.S. Government		111
Deposits of States and municipalities		945
Certified and officers checks		145
Total Domestic Deposits	12,580	
Demand deposits	3,883	
Time and savings deposits	8,697	
Total Domestic and Foreign Deposits		12,580
Federal funds purchased, etc.		1,580
Other liabilities for borrowed money		56
Mortgage indebtedness		570
Other liabilities		125
Total Liabilities		14,911

EQUITY CAPITAL

Common stock	3,449
Undivided profits	-366
Total Equity Capital	3,083
Total Liabilities and Equity Capital	17,994

Branch office: Fresno.

Sequoia Community Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	945
Interest on balances with banks	46
Income on Federal funds sold	181
Interest and dividends on investments	281
Other operating income	80
Total operating income	1,533
OPERATING EXPENSE	
Salaries and employee benefits	433
Interest on deposits	626
Interest on Federal funds purchased and other borrowings	13
Occupancy and furniture and equipment expense	159
Provision for loan losses	63
Other operating expense	355
Total operating expense	1,649
NET OPERATING INCOME	-116
Income before extraordinary items	-116
Net securities gains (losses)	-11
Extraordinary charges (credits)	
NET INCOME	-127
Other increases (decreases) in capital	289
NET CHANGE IN CAPITAL	162

Sierra Security Bank

Incorporated August 21, 1978

100 Grand Avenue, Susanville 96130 Tel: (916) 257-5013

Principal Officers: Gerald R. Forbis, President; Frank S. Onions, Vice President & Cashier.

Directors: Dushan Angius, Jr., Alvin G. Blickenstaff, Sheldon Coffelt, Bettifae Corder, Donald Dustman, Bernard Finizio, Orlo Fletcher, Gary F. Woolverton.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		893
Obligations of U.S. Gov't agencies, etc.		2,000
Federal funds sold, etc.		1,300
Loans (excluding unearned income)	5,070	
LESS: Reserve for possible loan losses	27	
Loans (net)		5,043
Bank premises, furniture and fixtures		732
Other real estate owned		275
Other assets		223
Total Assets		10,466

LIABILITIES

Demand deposits (IPC)		1,702
Time and savings deposits (IPC)		6,311
Deposits of U.S. Government		4
Deposits of States and municipalities		878
Certified and officers checks		122
Total Domestic Deposits	9,017	
Demand deposits	1,828	
Time and savings deposits	7,189	
Total Domestic and Foreign Deposits		9,017
Federal funds purchased, etc.		118
Other liabilities for borrowed money		28
Mortgage indebtedness		208
Other liabilities		81
Total Liabilities		9,452

EQUITY CAPITAL

Common stock	1,060
Surplus	152
Undivided profits	-198
Total Equity Capital	1,014
Total Liabilities and Equity Capital	10,466

Branch offices (2): Chester, Herlong.

Sierra Security Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	825
Interest on balances with banks	34
Income on Federal funds sold	131
Interest and dividends on investments	94
Other operating income	120
Total operating income	1,204
OPERATING EXPENSE	
Salaries and employee benefits	335
Interest on deposits	476
Interest on Federal funds purchased and other borrowings	9
Occupancy and furniture and equipment expense	119
Provision for loan losses	49
Other operating expense	275
Total operating expense	1,263
NET OPERATING INCOME	-59
Income before extraordinary items	-59
Net securities gains (losses)	11
Extraordinary charges (credits)	
NET INCOME	-48
NET CHANGE IN CAPITAL	-48

Simi Valley Bank

Incorporated November 1, 1979

1475 East Los Angeles Avenue, Simi Valley 93065 Tel: (805) 581-2800

Principal Officers: Robert C. Landegger, Chairman of the Board; William R. Kilcrease, President; Michael Medici, Vice President & Chief Financial Officer.

Directors: James C. Basile, William R. Kilcrease, Robert C. Landegger, Robert E. Pegg, Richard F. Rhoads, James N. Smith, Riley J. Spencer, Jr., Michael Schweitzer, Bruce Strathearn.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,111
U. S. Treasury securities		562
Obligations of U.S. Gov't agencies, etc.		1,559
Corporate stock		45
Loans (excluding unearned income)	5,370	
LESS: Reserve for possible loan losses	8	
Loans (net)		5,362
Bank premises, furniture and fixtures		1,133
Other assets		290
Total Assets		10,062

LIABILITIES

Demand deposits (IPC)		3,158
Time and savings deposits (IPC)		2,309
Deposits of States and municipalities		1,600
Certified and officers checks		237
Total Domestic Deposits	7,304	
Demand deposits	3,395	
Time and savings deposits	3,909	
Total Domestic and Foreign Deposits		7,304
Federal funds purchased, etc.		1,121
Mortgage indebtedness		383
Other liabilities		24
Total Liabilities		8,832

EQUITY CAPITAL

Common stock		1,200
Surplus		300
Undivided profits		-270
Total Equity Capital		1,230
Total Liabilities and Equity Capital		10,062

Simi Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	385
Interest on balances with banks	28
Income on Federal funds sold	159
Interest and dividends on investments	76
Other operating income	37
Total operating income	685
OPERATING EXPENSE	
Salaries and employee benefits	213
Interest on deposits	205
Interest on Federal funds purchased and other borrowings	60
Occupancy and furniture and equipment expense	139
Provision for loan losses	3
Other operating expense	187
Total operating expense	807
NET OPERATING INCOME	-122
Income before extraordinary items	-122
Extraordinary charges (credits)	
NET INCOME	-122
Other increases (decreases) in capital	1,364
NET CHANGE IN CAPITAL	1,242

Solano County Bank

Incorporated December 26, 1969

800 Jefferson St., Fairfield 94533 Tel: (707) 422-6800

Principal Officers: Richard M. Valeriote, M.D., Chairman of the Board; J.C. Zuspan, President and Chief Executive Officer; BLJL Richards, Vice President & Cashier; J. N. Ballinger, Vice President; Billy Yarbrough, Secretary; Robert Scofield, Treasurer.

Directors: John Carlisle, Arthur J. Engell, Linzie E. Kramer, George Paddis, Richard C. Rowland, Robert W. Scofield, George J. Tomasini, Richard M. Valeriote, M.D., Billy Yarbrough, J.C. Zuspan.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,599
Obligations of U.S. Gov't agencies, etc.		2,207
Obligations of States and political subdivisions		1,160
Federal funds sold, etc.		1,400
Loans (excluding unearned income)	14,748	
LESS: Reserve for possible loan losses	128	
Loans (net)		14,620
Direct lease financing		132
Bank premises, furniture and fixtures		1,586
Other real estate owned		929
Customers' liability on acceptances outstanding		143
Other assets		838
Total Assets		24,614

LIABILITIES

Demand deposits (IPC)		8,312
Time and savings deposits (IPC)		10,198
Deposits of U.S. Government		1
Deposits of States and municipalities		3,064
Certified and officers checks		278
Total Domestic Deposits	21,853	
Demand deposits	8,979	
Time and savings deposits	12,874	
Total Domestic and Foreign Deposits		21,853
Mortgage indebtedness		859
Acceptances executed and outstanding		143
Other liabilities		223
Total Liabilities		23,078

EQUITY CAPITAL

Common stock	628
Surplus	682
Undivided profits	226
Total Equity Capital	1,536
Total Liabilities and Equity Capital	24,614

Parent company: Central Banking System, Inc.
Branch offices (3): Fairfield, Suisun City, Vacaville.

Solano County Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,203
Interest on balances with banks	143
Income on Federal funds sold	202
Interest and dividends on investments	307
Income from direct lease financing	86
Other operating income	286
Total operating income	3,227
OPERATING EXPENSE	
Salaries and employee benefits	950
Interest on deposits	1,338
Interest on Federal funds purchased and other borrowings	42
Occupancy and furniture and equipment expense	262
Provision for loan losses	319
Other operating expense	523
Total operating expense	3,434
NET OPERATING INCOME	-207
Applicable income taxes	-128
Income before extraordinary items	-79
Extraordinary charges (credits)	
NET INCOME	-79
Cash dividends paid	20
NET CHANGE IN CAPITAL	-99

South Bay Bank

Incorporated December 17, 1980

23415 Crenshaw Boulevard, Torrance 90505 Tel: (213) 534-2400

Principal Officers: David F. Haden, President & Chief Executive Officer; George A. Roegler, Senior Vice President & Senior Loan Officer; Jo. R. Bennett, Vice President & Cashier; Adrienne Goff, Assistant Vice President & Operations Manager.

Directors: Fabian A. Abram, Robert B. Anderson, David R. Ball, John A. Barrington, Sam Burrescia, Stanley L. Dunn, Edward J. Ferraro, David F. Haden, Donald J. Hitchcock, Kenneth M. Miller, Raymond G. Olson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		376
Federal funds sold, etc.		4,974
Loans (excluding unearned income)	899	
LESS: Reserve for possible loan losses	7	
Loans (net)		892
Bank premises, furniture and fixtures		1,062
Other assets		128
Total Assets		7,432
LIABILITIES		
Demand deposits (IPC)		1,029
Time and savings deposits (IPC)		1,092
Deposits of U.S. Government		1
Certified and officers checks		29
Total Domestic Deposits	2,151	
Demand deposits	1,059	
Time and savings deposits	1,092	
Total Domestic and Foreign Deposits		2,151
Mortgage indebtedness		365
Other liabilities		4
Total Liabilities		2,520
EQUITY CAPITAL		
Common stock		4,914
Undivided profits		-2
Total Equity Capital		4,912
Total Liabilities and Equity Capital		7,432

South Coast Bank

Established April 21, 1975

890 Baker St., Costa Mesa 92626 **Tel: (714) 540-5300**

Principal Officers: Nick J. Florio, President; Steven E. Vollmer, Executive Vice President; Mary Ale, Vice President & Cashier.

Directors: Thomas H. Blandi, Nick J. Florio, Mark Hurwitz, Benjamin B. Indes, Albert Perelstein.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		6,713
U. S. Treasury securities		1,585
Obligations of U.S. Gov't agencies, etc.		4,893
Obligations of States and political subdivisions		5,051
Federal funds sold, etc.		1,650
Loans (excluding unearned income)	35,852	
LESS: Reserve for possible loan losses	366	
Loans (net)		35,486
Direct lease financing		342
Bank premises, furniture and fixtures		3,951
Other real estate owned		581
Other assets		1,530
Total Assets		61,782

LIABILITIES

Demand deposits (IPC)		11,427
Time and savings deposits (IPC)		35,097
Deposits of U.S. Government		50
Deposits of States and municipalities		9,050
Certified and officers checks		711
Total Domestic Deposits	56,335	
Demand deposits	12,188	
Time and savings deposits	44,147	
Total Domestic and Foreign Deposits		56,335
Federal funds purchased, etc.		523
Mortgage indebtedness		347
Other liabilities		1,179
Total Liabilities		58,384

EQUITY CAPITAL

Common stock	1,463
Surplus	1,377
Undivided profits	558
Total Equity Capital	3,398
Total Liabilities and Equity Capital	61,782

Branch offices (2): Fountain Valley, Garden Grove.
Places of business: Palm Springs.

South Coast Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	7,529
Interest on balances with banks	134
Income on Federal funds sold	1,896
Interest and dividends on investments	731
Income from direct lease financing	116
Other operating income	464
Total operating income	10,870
OPERATING EXPENSE	
Salaries and employee benefits	1,544
Interest on deposits	6,167
Occupancy and furniture and equipment expense	395
Provision for loan losses	152
Other operating expense	1,400
Total operating expense	9,658
NET OPERATING INCOME	1,212
Applicable income taxes	310
Income before extraordinary items	902
Extraordinary charges (credits)	
NET INCOME	902
Other increases (decreases) in capital	60
Cash dividends paid	1
NET CHANGE IN CAPITAL	961

Southern California Bank

Incorporated June 24, 1963

9040 E. Telegraph Rd., Downey 90240 **Tel: (213) 923-9811**

Principal Officers: William R. Wanamaker, Chairman of the Board and President; C. Richard Holmes, , Bernard E. Johnson, Senior Vice Presidents; Charlyne Curnutt, Vice President and Cashier; Douglas Reeves, Vice President and Auditor, Joseph A. Montana, Assistant Vice President and Controller.

Directors: Kenneth L. Ball, LeGrande Coates, Jr., Clinton H. Corcoran, John W. Ezzell, William C. Greenbeck, Edward J. Guirado, Hardesty J. McAllister, Emory McElroy, James A. McKechnie, Irving Pinsky, Leo H. Pinsky, Lloyd A. Reese, Homer G. Rosenberger, M.D., Frank N. Tomlinson, William R. Wanamaker, Alton S. Wong, D.E. Wood.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		12,040
U. S. Treasury securities		1,634
Obligations of U.S. Gov't agencies, etc.		401
Obligations of States and political subdivisions		32,361
Other bonds, notes, and debentures		75
Federal funds sold, etc.		9,200
Loans (excluding unearned income)	96,154	
LESS: Reserve for possible loan losses	1,075	
Loans (net)		95,079
Direct lease financing		48
Bank premises, furniture and fixtures		6,251
Other real estate owned		374
Customers' liability on acceptances outstanding		477
Other assets		2,751
Total Assets		160,691

LIABILITIES

Demand deposits (IPC)		43,306
Time and savings deposits (IPC)		89,607
Deposits of U.S. Government		2
Deposits of States and municipalities		5,367
Certified and officers checks		2,471
Total Domestic Deposits	140,753	
Demand deposits	46,044	
Time and savings deposits	94,709	
Total Domestic and Foreign Deposits		140,753
Other liabilities for borrowed money		1,670
Mortgage indebtedness		879
Acceptances executed and outstanding		245
Other liabilities		1,340
Total Liabilities		144,887

EQUITY CAPITAL

Common stock	4,938
Surplus	4,621
Undivided profits	6,245
Total Equity Capital	15,804
Total Liabilities and Equity Capital	160,691

Parent company: SC Bancorp.
Subsidiary: Downey Funding Corporation.
Branch offices (11): Anaheim, Bellflower, Brea, Downey (2), La Habra, Orange, Rowland Heights, Santa Fe Springs, Whittier (2).
ATM facility: Downey.

Southern California Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	15,825
Interest on balances with banks	405
Income on Federal funds sold	1,117
Interest and dividends on investments	2,280
Income from direct lease financing	6
Other operating income	2,383
Total operating income	22,016

OPERATING EXPENSE

Salaries and employee benefits	4,316
Interest on deposits	9,667
Interest on Federal funds purchased and other borrowings	97
Occupancy and furniture and equipment expense	1,575
Provision for loan losses	866
Other operating expense	2,821
Total operating expense	19,342
NET OPERATING INCOME	2,674
Applicable income taxes	433
Income before extraordinary items	2,241
Extraordinary charges (credits)	
NET INCOME	2,241
Other increases (decreases) in capital	6,620
NET CHANGE IN CAPITAL	8,862

Southwest Bank

Established January 19, 1961

1737 W. Vista Way, Vista 92083 Tel: (714) 726-5870

Principal Officers: R.R. Robinson, Chairman of the Board; Sidney Fox, Vice Chairman of the Board & Chief Executive Officer; Kenneth G. Williams, President; Thomas C. Cottle, Frank Mercandante, Donald Schempp, Executive Vice Presidents; Paul M.Weil, Secretary; J. Neal Estes, Treasurer.

Richard W. Arendsee, Thomas L. Duque, J. Neal Estes, Sidney Fox, Gordon Lacy, Herschell G. Larrick, Jr., Richard A. Lumsden, E.T. McFadden, Jr., Mary R. McLeod, Victor H. Pinckney, Jr., R.R. Robinson, Robert A. Schoeffler, Paul M. Weil, Kenneth G. Williams.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		24,943
U. S. Treasury securities		8,748
Obligations of U.S. Gov't agencies, etc.		6,753
Obligations of States and political subdivisions		10,640
Other bonds, notes, and debentures		497
Loans (excluding unearned income)	163,715	
LESS: Reserve for possible loan losses	1,262	
Loans (net)		162,453
Direct lease financing		770
Bank premises, furniture and fixtures		9,285
Other real estate owned		1,394
Other assets		9,446
Total Assets		234,929
LIABILITIES		
Demand deposits (IPC)		58,759
Time and savings deposits (IPC)		128,889
Deposits of U.S. Government		347
Deposits of States and municipalities		15,840
Certified and officers checks		3,353
Total Domestic Deposits	207,188	
Demand deposits	63,914	
Time and savings deposits	143,274	
Total Domestic and Foreign Deposits		207,188
Federal funds purchased, etc.		1,834
Other liabilities for borrowed money		4,857
Other liabilities		2,576
Total Liabilities		216,455
Subordinated notes and debentures		3,941
EQUITY CAPITAL		
Common stock		11,058
Surplus		663
Undivided profits		2,812
Total Equity Capital		14,533
Total Liabilities and Equity Capital		234,929

Parent company: Southwest Bancorp.
Subsidiary: SW Mortgage, Inc.
Branch offices (16): Carlsbad, El Toro, Encinitas, Escondido, Fallbrook, Hement, Laguna Beach, Leucadia, Mission Viejo, Oceanside, San Diego (2), San Marcos, Solana Beach, Vista (2).

Southwest Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	26,686
Income on Federal funds sold	709
Interest and dividends on investments	2,371
Income from direct lease financing	110
Other operating income	4,249
Total operating income	34,125
OPERATING EXPENSE	
Salaries and employee benefits	8,342
Interest on deposits	15,493
Interest on Federal funds purchased and other borrowings	1,287
Occupancy and furniture and equipment expense	4,043
Provision for loan losses	602
Other operating expense	4,322
Total operating expense	34,089
NET OPERATING INCOME	36
Applicable income taxes	-14
Income before extraordinary items	50
Net securities gains (losses)	-673
Extraordinary charges (credits)	
NET INCOME	-623
Other increases (decreases) in capital	6
Cash dividends paid	795
NET CHANGE IN CAPITAL	-1,412

Sterling Bank

Established November 5, 1980

3287 Wilshire Boulevard, Los Angeles 90010 Tel: (213) 384-4444

Principal Officers: Allan E. Dalshaug, Chairman of the Board; Peter L. Bustetter, President; Betty L. Shrader, Executive Vice President; Charles W. Brooks, Senior Private Banker.

Directors: Peter L. Bustetter, Charles A. Byler, Allan E. Dalshaug, Audrey J. Fimpler, Robert J. Schiller, Gil N. Schwartzberg, John G. Sperling, Philip W. Twente, Michael Wagner.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,064
U. S. Treasury securities		299
Obligations of U.S. Gov't agencies, etc.		5,682
Federal funds sold, etc.		2,450
Loans (excluding unearned income)	19,552	
LESS: Reserve for possible loan losses	190	
Loans (net)		19,362
Bank premises, furniture and fixtures		1,821
Other real estate owned		470
Other assets		841
Total Assets		32,989

LIABILITIES

Demand deposits (IPC)		9,563
Time and savings deposits (IPC)		16,586
Deposits of U.S. Government		1
Deposits of States and municipalities		1,100
Deposits of commercial banks		38
Certified and officers checks		238
Total Domestic Deposits	27,526	
Demand deposits	9,840	
Time and savings deposits	17,686	
Total Domestic and Foreign Deposits		27,526
Federal funds purchased, etc.		1,178
Other liabilities		269
Total Liabilities		28,973

EQUITY CAPITAL

Common stock		4,469
Undivided profits		-453
Total Equity Capital		4,016
Total Liabilities and Equity Capital		32,989

Sterling Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,898
Interest on balances with banks	34
Income on Federal funds sold	292
Interest and dividends on investments	258
Other operating income	10
Total operating income	3,492

OPERATING EXPENSE

Salaries and employee benefits	844
Interest on deposits	1,252
Interest on Federal funds purchased and other borrowings	104
Occupancy and furniture and equipment expense	269
Provision for loan losses	375
Other operating expense	562
Total operating expense	3,406
NET OPERATING INCOME	86
Applicable income taxes	10
Income before extraordinary items	76
Extraordinary charges (credits)	
NET INCOME	76
Other increases (decreases) in capital	30
NET CHANGE IN CAPITAL	106

Suisun Valley Bank

Incorporated April 14, 1980

1000 Texas Street, Fairfield 94533 **Tel: (707) 422-8882**

Principal Officers: Robert J. Acker, President and Chief Executive Officer; Richard F. Barber, Vice President and Cashier; Mary A. Rose, Vice President; Deanna L. Kirkland, Deborah A. Meekins, Assistant Vice Presidents; Carolyn Holzapple, Corporate Secretary.

Directors: Robert J. Acker, Robert O. Anderson, Mervin Becker, Andrew P. Bosco, Robert J. Carty, Stephen Cole, Lloyd DeBock, Don R. Hancock, A. Vernon Hellwig, Morland G. McManigal, Jack Newell, Jr.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		513
Obligations of U.S. Gov't agencies, etc.		1,300
Federal funds sold, etc.		1,235
Loans (excluding unearned income)	3,243	
LESS: Reserve for possible loan losses	25	
Loans (net)		3,218
Bank premises, furniture and fixtures		1,086
Other assets		176
Total Assets		7,528

LIABILITIES

Demand deposits (IPC)		1,565
Time and savings deposits (IPC)		2,442
Deposits of States and municipalities		200
Certified and officers checks		48
Total Domestic Deposits	4,255	
Demand deposits	1,613	
Time and savings deposits	2,642	
Total Domestic and Foreign Deposits		4,255
Federal funds purchased, etc.		988
Mortgage indebtedness		47
Other liabilities		68
Total Liabilities		5,358

EQUITY CAPITAL

Common stock		2,480
Undivided profits		-310
Total Equity Capital		2,170
Total Liabilities and Equity Capital		7,528

Branch office: Fairfield.

Suisun Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	272
Interest on balances with banks	21
Income on Federal funds sold	251
Interest and dividends on investments	131
Other operating income	25
Total operating income	700

OPERATING EXPENSE

Salaries and employee benefits	242
Interest on deposits	111
Interest on Federal funds purchased and other borrowings	49
Occupancy and furniture and equipment expense	113
Provision for loan losses	32
Other operating expense	246
Total operating expense	793
NET OPERATING INCOME	-93
Income before extraordinary items	-93
Extraordinary charges (credits)	
NET INCOME	-93
Other increases (decreases) in capital	2,404
NET CHANGE IN CAPITAL	2,311

The Sumitomo Bank of California

Incorporated November 14, 1952

365 California St., San Francisco 94104 Tel: (415) 445-8000

Principal Officers: Hirotaro Higuchi, Chairman of the Board; T. Shimizu, President and Chief Executive Officer; J. Saito, K. Yoshida, Executive Vice Presidents; M. Miyakoda, Y. Okiyama, Senior Vice Presidents; J. S. Kusaba, Senior Vice President and Secretary; O. Torii, Vice President, Cashier and Treasurer.

Directors: J. F. Aiso, S. Aratani. S. L. Cocks, H. Higuchi, H. Kawai, I. Kumagai, J. S. Kusaba, E. Motoshige, R. Naygrow, Y. Okiyama, D. Parachini, J. Saito, E. J. Schmitt, Y. Shibata, T. Shimizu, O. Torii, K. Yoshida.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		98,046
U. S. Treasury securities		91,032
Obligations of U.S. Gov't agencies, etc.		4,191
Obligations of States and political subdivisions		159,866
Other bonds, notes, and debentures		7,752
Federal funds sold, etc.		16,000
Loans (excluding unearned income)	1,705,415	
LESS: Reserve for possible loan losses	9,894	
Loans (net)		1,695,521
Direct lease financing		3,022
Bank premises, furniture and fixtures		50,843
Other real estate owned		6,691
Customers' liability on acceptances outstanding		14,003
Other assets		38,297
Total Assets		2,185,264
LIABILITIES		
Demand deposits (IPC)		283,609
Time and savings deposits (IPC)		1,493,061
Deposits of U.S. Government		1,551
Deposits of States and municipalities		91,289
Deposits of commercial banks		17,254
Certified and officers checks		13,524
Total Domestic Deposits	1,900,288	
Demand deposits	316,129	
Time and savings deposits	1,584,159	
Deposits in Foreign Offices		5,228
Total Domestic and Foreign Deposits		1,905,516
Federal funds purchased, etc.		40,296
Other liabilities for borrowed money		56,017
Mortgage indebtedness		12,904
Acceptances executed and outstanding		14,003
Other liabilities		27,373
Total Liabilities		2,056,109
Subordinated notes and debentures		36,232
EQUITY CAPITAL		
Common stock		37,868
Surplus		32,385
Undivided profits		22,670
Total Equity Capital		92,923
Total Liabilities and Equity Capital		2,185,264

Parent company: The Sumitomo Bank, Ltd., Osaka, Japan.
Branch offices (51): Albany, Anaheim, Claremont, Costa Mesa, Cupertino, Fremont, Fresno, Garden Grove, Gardena, Hacienda Heights, Hayward (2), Hollywood, Huntington Beach (2), La Palma, Long Beach (2), Los Angeles (7), Mission Viejo, Monterey, Monterey Park, Mountain View, Oakland, Oxnard, Pleasant Hill, Pomona, Sacramento (3), San Bruno, San Diego, San Francisco (4), San Jose (2), San Mateo, Santa Monica, Sherman Oaks, Stockton, Torrance, Watsonville, Nassau, Bahamas.
ATM facility: LoS Angeles.
Place of business: Westminister.
Extensions of banking offices (3): Los Angeles (2), San Francisco.

The Sumitomo Bank of California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	229,201
Interest on balances with banks	1,370
Income on Federal funds sold	3,285
Interest and dividends on investments	20,169
Income from direct lease financing	24
Trust department income	740
Other operating income	8,232
Total operating income	263,021

OPERATING EXPENSE

Salaries and employee benefits	28,749
Interest on deposits	184,394
Interest on Federal funds purchased and other borrowings	19,795
Occupancy and furniture and equipment expense	9,757
Provision for loan losses	1,300
Other operating expense	11,796
Total operating expense	255,791
NET OPERATING INCOME	7,230
Applicable income taxes	-576
Income before extraordinary items	7,806
Net securities gains (losses)	336
Extraordinary charges (credits)	
NET INCOME	8,142
Other increases (decreases) in capital	12,533
Cash dividends paid	3,717
NET CHANGE IN CAPITAL	16,958

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	10,592
(b) Stocks	53,765
(c) Real Estate Loans	6,146
(d) Other Loans	6,229
(e) Real Estate	2,010
(f) Savings and Loan, Other Thrift Deposits	4,517
(g) Miscellaneous	10,141
Time Deposits:	
(a) Own Bank	31,981
(b) Other Banks	19,433
Demand Deposits:	
(a) Own Bank	1,074
Corporate Investments	296
Agency,Safekeeping,Custodian, and Escrow Investments	33,879
Advances or Overdrafts	2
Total Assets	180,065

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	5,032
(b) Personal Living Trusts	10,227
(c) Employee Benefit Trusts	105,273
Total Fiduciary Accounts	120,532
Corporate Accounts	29,299
Agency,Safekeeping,Custodian, and Escrow Accounts	30,232
Due to Commercial Department, Advances or Overdrafts	2
Total Liabilities	180,065
Market value-Securities deposited with State Treasurer: Court	461
Market value-Securities deposited with State Treasurer: Private	129

Sunrise Bank

Established October 14, 1981

6916 Sunrise Blvd., Citrus Heights 95610 **(916) 723-2020**

Principal Officers: Stan Atchley, President & Chief Executive Officer; H. Gordon Thomson, Vice President & Cashier; Terry Coffee, Vice President, Marketing & Business Development; John Edmondson, Assistant Vice President; Pamela A. Kolb, Assitant Manager, Gerald Siebum, Loan Officer; Linda Jamieson, Operations Officer.

Directors: Pat I. Abare, William H. Boudier, Michael P. Casterton, Christian Giguiere, Donald W. Haney, Henry E. Haney, F. Harold Johnson, M.D., Leon D. Lewis, M. Randy Randazzo, M.D., Charles E. Richards, Stephen P. Thomas, Paul C. Wagner, Doris Ward, Rosemary J. Wendell.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,072
U. S. Treasury securities		1,789
Obligations of U.S. Gov't agencies, etc.		500
Federal funds sold, etc.		1,250
Loans (excluding unearned income)	11,133	
LESS: Reserve for possible loan losses	77	
Loans (net)		11,056
Bank premises, furniture and fixtures		274
Other assets		836
Total Assets		16,777

LIABILITIES

Demand deposits (IPC)		3,167
Time and savings deposits (IPC)		6,877
Deposits of U.S. Government		34
Deposits of States and municipalities		1,300
Certified and officers checks		241
Total Domestic Deposits	11,619	
Demand deposits	3,442	
Time and savings deposits	8,177	
Total Domestic and Foreign Deposits		11,619
Federal funds purchased, etc.		731
Other liabilities		179
Total Liabilities		12,529

EQUITY CAPITAL

Common stock	4,208
Undivided profits	40
Total Equity Capital	4,248
Total Liabilities and Equity Capital	16,777

Branch office: Roseville.

Sunrise Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	115
Income on Federal funds sold	70
Interest and dividends on investments	21
Other operating income	1
Total operating income	207
OPERATING EXPENSE	
Salaries and employee benefits	58
Interest on deposits	36
Occupancy and furniture and equipment expense	18
Provision for loan losses	7
Other operating expense	67
Total operating expense	186
NET OPERATING INCOME	21
Income before extraordinary items	21
Extraordinary charges (credits)	
NET INCOME	21
Other increases (decreases) in capital	4,125
NET CHANGE IN CAPITAL	4,146

Sunwest Bank

Incorporated September 18, 1969

535 E. First St., Tustin 92680 Tel: (714) 832-5200

Principal Officers: John J. Harney Chairman of the Board and President; Robert N. Wakeman, Executive Vice President & Secretary; James G. LeSieur, III, Senior Vice President & Controller.

Directors: John R. Betson, Jr., John J. Harney, Robert M. Oster, Jerome A. Stewart, Robert N. Wakeman.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		7,069
U. S. Treasury securities		1,029
Obligations of States and political subdivisions		4,106
Other bonds, notes, and debentures		10
Federal funds sold, etc.		14,000
Loans (excluding unearned income)	100,370	
LESS: Reserve for possible loan losses	840	
Loans (net)		99,530
Direct lease financing		3,549
Bank premises, furniture and fixtures		6,423
Other real estate owned		1,766
Other assets		4,640
Total Assets		142,122

LIABILITIES

Demand deposits (IPC)		29,716
Time and savings deposits (IPC)		82,374
Deposits of U.S. Government		762
Deposits of States and municipalities		9,432
Deposits of commercial banks		2,590
Certified and officers checks		2,316
Total Domestic Deposits	127,190	
Demand deposits	32,490	
Time and savings deposits	94,700	
Total Domestic and Foreign Deposits		127,190
Mortgage indebtedness		831
Other liabilities		3,232
Total Liabilities		131,253
Subordinated notes and debentures		2,321

EQUITY CAPITAL

Common stock		1,059
Surplus		3,053
Undivided profits		4,436
Total Equity Capital		8,548
Total Liabilities and Equity Capital		142,122

Branch offices (4): Fullerton, Newport Beach, Orange, Santa Ana.

Sunwest Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	16,260
Interest on balances with banks	64
Income on Federal funds sold	1,028
Interest and dividends on investments	750
Income from direct lease financing	426
Other operating income	675
Total operating income	19,203
OPERATING EXPENSE	
Salaries and employee benefits	4,328
Interest on deposits	7,905
Interest on Federal funds purchased and other borrowings	564
Occupancy and furniture and equipment expense	1,213
Provision for loan losses	397
Other operating expense	3,621
Total operating expense	18,028
NET OPERATING INCOME	1,175
Applicable income taxes	407
Income before extraordinary items	768
Extraordinary charges (credits)	
NET INCOME	768
Other increases (decreases) in capital	12
NET CHANGE IN CAPITAL	780

Timberline Community Bank

Incorporated June 6, 1980

123 North Main St., Yreka 96097 Tel: (916) 842-6191

Principal Officers: Gerald E. Mosher, President & Chief Executive Officer; Louis R. Linville, Senior Vice President & Cashier; Barbara Greer, Assistant Vice President & Loan Officer; Jerry Bailey, Assistant Cashier.

Directors: R. Banning, G. J. Collins, Charles J. Cooley, Jackson W. Cortright, James J. Davidson, Richard S. Day, Norman E. Fiock, D. Hilton, Diedrich J. Kuck, Louis R. Linville, Gerald E. Mosher.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		459
U. S. Treasury securities		262
Obligations of U.S. Gov't agencies, etc.		1,873
Federal funds sold, etc.		1,900
Loans (excluding unearned income)	8,161	
LESS: Reserve for possible loan losses	185	
Loans (net)		7,976
Bank premises, furniture and fixtures		774
Other assets		516
Total Assets		13,760

LIABILITIES

Demand deposits (IPC)		2,280
Time and savings deposits (IPC)		7,799
Deposits of U.S. Government		16
Deposits of States and municipalities		111
Deposits of commercial banks		8
Certified and officers checks		127
Total Domestic Deposits	10,341	
Demand deposits	2,442	
Time and savings deposits	7,899	
Total Domestic and Foreign Deposits		10,341
Federal funds purchased, etc.		1,361
Other liabilities		141
Total Liabilities		11,843

EQUITY CAPITAL

Common stock		2,291
Undivided profits		-374
Total Equity Capital		1,917
Total Liabilities and Equity Capital		13,760

Branch office: Greenview.

Timberline Community Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,022
Income on Federal funds sold	265
Interest and dividends on investments	154
Other operating income	71
Total operating income	1,512
OPERATING EXPENSE	
Salaries and employee benefits	364
Interest on deposits	622
Interest on Federal funds purchased and other borrowings	68
Occupancy and furniture and equipment expense	143
Provision for loan losses	22
Other operating expense	235
Total operating expense	1,454
NET OPERATING INCOME	58
Applicable income taxes	12
Income before extraordinary items	46
Net securities gains (losses)	19
Extraordinary charges (credits)	24
NET INCOME	89
Other increases (decreases) in capital	100
NET CHANGE IN CAPITAL	189

Tokai Bank of California

Incorporated March 25, 1963

534 West Sixth St., Los Angeles 90014 Tel: (213) 972-0200

Principal Officers: Shigemitsu Miyake, Chairman of the Board; Kaneo Takeda, President; Ichiro Higashimoto, John Munger, James Thomas, Executive Vice Presidents; J. Richard Belliston, Senior Vice President, Chief Financial Officer and Secretary; Toshikatsu Fujisake, Paul Harris, Hisatoshi Inoguchi, Fumioki Oguri, William Overfelt, Donald Rhoades, George Saiki, Senior Vice Presidents.

Directors: Harold Crozier, S. Alfred Halgren, David Hall, Akira Izumi, Shigemitsu Miyake, Fumioki Oguri, Yoshinobu Okada, Thomas D. Phelps, Esq., George Saiki, Yoji Taguchi.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		19,210
U. S. Treasury securities		15,926
Obligations of U.S. Gov't agencies, etc.		14,678
Obligations of States and political subdivisions		21,114
Other bonds, notes, and debentures		1,392
Corporate stock		300
Federal funds sold, etc.		17,000
Loans (excluding unearned income)	262,237	
LESS: Reserve for possible loan losses	2,428	
Loans (net)		259,809
Direct lease financing		1,140
Bank premises, furniture and fixtures		12,486
Other real estate owned		1,293
Other assets		13,225
Total Assets		377,573

LIABILITIES

Demand deposits (IPC)		64,364
Time and savings deposits (IPC)		207,994
Deposits of U.S. Government		277
Deposits of States and municipalities		34,861
Deposits of commercial banks		2,275
Certified and officers checks		5,978
Total Domestic Deposits	315,749	
Demand deposits	72,194	
Time and savings deposits	243,555	
Total Domestic and Foreign Deposits		315,749
Federal funds purchased, etc.		19,408
Other liabilities for borrowed money		3,594
Mortgage indebtedness		484
Other liabilities		8,776
Total Liabilities		348,011

EQUITY CAPITAL

Common stock	23,317
Surplus	1,614
Undivided profits	4,631
Total Equity Capital	29,562
Total Liabilities and Equity Capital	377,573

Parent company: The Tokai Bank, Ltd.
Subsidiary: Continental Thrift & Loan Company.
Branch offices (10): Alhambra (2), Hermosa Beach, Huntington Beach, Inglewood, Newport Beach, Pasadena, Playa del Rey, San Francisco, Temple City.
ATM facility: Upland.

Tokai Bank of California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	20,971
Income on Federal funds sold	1,614
Interest and dividends on investments	2,416
Other operating income	732
Total operating income	25,733
OPERATING EXPENSE	
Salaries and employee benefits	3,923
Interest on deposits	15,467
Interest on Federal funds purchased and other borrowings	186
Occupancy and furniture and equipment expense	1,054
Provision for loan losses	266
Other operating expense	2,504
Total operating expense	23,400
NET OPERATING INCOME	2,333
Applicable income taxes	787
Income before extraordinary items	1,546
Extraordinary charges (credits)	
NET INCOME	1,546
NET CHANGE IN CAPITAL	1,546

Toronto Dominion Bank of California

Incorporated February 18, 1971

114 Sansome St., San Francisco 94104 Tel: (415) 989-4900

Principal Officers: J.M. Babcock, Chairman of the Board; Karl G. Howard, President; T.M. Bassett, John A. Kendall, Charles R. Klugherz, F.D. Nash, V. Varghese, Senior Vice Presidents.

Directors: J.M. Babcock, A.C. Baillie, Harry J. Burton, A. H. Brawner, Jr., R.R.B. Dickson, George H. Gallaway, Karl G. Howard, John A. Kendall, Walter G. Olson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		5,701
U. S. Treasury securities		7,039
Obligations of States and political subdivisions		1,200
Corporate stock		500
Federal funds sold, etc.		19,000
Loans (excluding unearned income)	119,627	
LESS: Reserve for possible loan losses	1,043	
Loans (net)		118,584
Bank premises, furniture and fixtures		3,630
Other assets		2,445
Total Assets		158,099
LIABILITIES		
Demand deposits (IPC)		17,380
Time and savings deposits (IPC)		118,490
Deposits of U.S. Government		6
Deposits of States and municipalities		1
Deposits of commercial banks		1,524
Certified and officers checks		779
Total Domestic Deposits	138,180	
Demand deposits	18,990	
Time and savings deposits	119,190	
Total Domestic and Foreign Deposits		138,180
Federal funds purchased, etc.		2,630
Other liabilities for borrowed money		141
Other liabilities		2,433
Total Liabilities		143,384
EQUITY CAPITAL		
Common stock		8,000
Surplus		2,750
Undivided profits		3,965
Total Equity Capital		14,715
Total Liabilities and Equity Capital		158,099

Parent company: The Toronto-Dominion Bank, Toronto, Ontario, Canada.
Branch offices (3): Beverly Hills, Irvine, Los Angeles.

Toronto Dominion Bank of California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	23,325
Interest on balances with banks	49
Income on Federal funds sold	3,002
Interest and dividends on investments	1,236
Other operating income	868
Total operating income	28,480

OPERATING EXPENSE

Salaries and employee benefits	3,213
Interest on deposits	19,073
Interest on Federal funds purchased and other borrowings	351
Occupancy and furniture and equipment expense	968
Provision for loan losses	1,175
Other operating expense	1,384
Total operating expense	26,164
NET OPERATING INCOME	2,316
Applicable income taxes	1,074
Income before extraordinary items	1,242
Net securities gains (losses)	55
Extraordinary charges (credits)	
NET INCOME	1,297
NET CHANGE IN CAPITAL	1,297

Torrey Pines Bank

Incorporated October 23, 1978

245 Santa Helena, Solana Beach 92075 Tel: (714) 755-0173

Principal Officers: Edward S. George, President; Dennis L. Kern, Senior Vice President & Cashier; Allan W. Severson, Vice President & Senior Loan Officer.

Directors: Robert K. Adams, Douglas O. Allred, Ross Daily, Nicholas L. Frazee, Edward George, Theodore E. Gildred, Thomas T. Laughlin, James U. Lemke, John C. Mabee, John J. Parks, Charles T. Rosen, Harold G. Sadler, Paul K. Tchang, Thomas W. Tomlinson, Ludwig Weindling, Roger S. Woolley.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,639
U. S. Treasury securities		186
Obligations of U.S. Gov't agencies, etc.		2,852
Federal funds sold, etc.		1,700
Loans (excluding unearned income)	26,545	
LESS: Reserve for possible loan losses	238	
Loans (net)		26,307
Bank premises, furniture and fixtures		3,290
Other assets		1,052
Total Assets		40,026

LIABILITIES

Demand deposits (IPC)		7,391
Time and savings deposits (IPC)		21,593
Deposits of U.S. Government		31
Deposits of States and municipalities		1,550
Certified and officers checks		817
Total Domestic Deposits	31,382	
Demand deposits	8,239	
Time and savings deposits	23,143	
Total Domestic and Foreign Deposits		31,382
Federal funds purchased, etc.		737
Mortgage indebtedness		1,111
Other liabilities		2,079
Total Liabilities		35,309

EQUITY CAPITAL

Common stock		2,826
Surplus		1,683
Undivided profits		208
Total Equity Capital		4,717
Total Liabilities and Equity Capital		40,026

Branch offices (3): Fallbrook, Rancho Santa Fe, Vista.
Extension of banking office: Solana Beach.

Torrey Pines Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,949
Interest on balances with banks	209
Income on Federal funds sold	466
Interest and dividends on investments	254
Other operating income	196
Total operating income	4,074

OPERATING EXPENSE

Salaries and employee benefits	951
Interest on deposits	1,878
Interest on Federal funds purchased and other borrowings	115
Occupancy and furniture and equipment expense	292
Provision for loan losses	106
Other operating expense	552
Total operating expense	3,894
NET OPERATING INCOME	180
Applicable income taxes	22
Income before extraordinary items	158
Extraordinary charges (credits)	
NET INCOME	158
Other increases (decreases) in capital	2,009
NET CHANGE IN CAPITAL	2,166

Town & Country Bank

Incorporated March 13, 1979

12535 Seal Beach Blvd., Seal Beach 90740 Tel: (213) 594-9783

Principal Officers: Jay T. Covington, President; James M. Preston, Senior Vice President; Norman G. Miller, Vice President & Cashier; Shirley E. Duncan, Robert J. Pond, Assistant Vice Presidents.

Directors: Robert C. Bresnan, Jay T. Covington, James L. Duncan, Robert D. Halcomb, James F. Loos, D.D.S., Mercer L. Morgan, Alan Pollock.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		936
U. S. Treasury securities		999
Obligations of U.S. Gov't agencies, etc.		1,903
Federal funds sold etc.		1,600
Loans (excluding unearned income)	14,761	
LESS: Reserve for possible loan losses	79	
Loans (net)		14,682
Bank premises, furniture and fixtures		1,499
Other assets		751
Total Assets		22,370

LIABILITIES

Demand deposits (IPC)		2,994
Time and savings deposits (IPC)		15,372
Deposits of U.S. Government		10
Deposits of States and municipalities		47
Certified and officers checks		246
Total Domestic Deposits	18,669	
Demand deposits	3,250	
Time and savings deposits	15,419	
Total Domestic and Foreign Deposits		18,669
Federal funds purchased, etc.		900
Mortgage indebtedness		320
Other liabilities		436
Total Liabilities		20,325

EQUITY CAPITAL

Common stock	2,198
Undivided profits	-153
Total Equity Capital	2,045
Total Liabilities and Equity Capital	22,370

Town & Country Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,574
Interest on balances with banks	41
Income on Federal funds sold	376
Interest and dividends on investments	363
Other operating income	75
Total operating income	2,429
OPERATING EXPENSE	
Salaries and employee benefits	464
Interest on deposits	1,124
Interest on Federal funds purchased and other borrowings	83
Occupancy and furniture and equipment expense	316
Provision for loan losses	40
Other operating expense	352
Total operating expense	2,379
NET OPERATING INCOME	50
Applicable income taxes	6
Income before extraordinary items	44
Extraordinary charges (credits)	
NET INCOME	44
NET CHANGE IN CAPITAL	44

Trans-World Bank

Incorporated January 14, 1953

5400 Van Nuys Blvd., Sherman Oaks 91401 Tel: (213) 783-7501

Principal Officers: D.H. Hender, President and Chief Executive Officer; Ron Hawes, Vice President Operations; Howard Stanke, Vice President, Controller and Secretary; Robert W. Kagy, Vice President, Branch Administration.

Directors: Alvin Blaine, Robert Buckley, Louis J. Galen, David H. Hender, Warren Kingsley, Robert T. Souter, Robert H. Wallerstein.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		6,283
U. S. Treasury securities		6,505
Obligations of U.S. Gov't agencies, etc.		7,526
Obligations of States and political subdivisions		9,242
Other bonds, notes, and debentures		1,854
Federal funds sold, etc.		14,760
Loans (excluding unearned income)	68,762	
LESS: Reserve for possible loan losses	740	
Loans (net)		68,022
Bank premises, furniture and fixtures		2,633
Other real estate owned		279
Other assets		2,112
Total Assets		119,216

LIABILITIES

Demand deposits (IPC)		28,382
Time and savings deposits (IPC)		59,953
Deposits of U.S. Government		5
Deposits of States and municipalities		10,305
Certified and officers checks		1,427
Total Domestic Deposits	100,072	
Demand deposits	29,814	
Time and savings deposits	70,258	
Total Domestic and Foreign Deposits		100,072
Federal funds purchased, etc.		9,685
Other liabilities for borrowed money		874
Mortgage indebtedness		282
Other liabilities		1,150
Total Liabilities		112,063
Subordinated notes and debentures		105

EQUITY CAPITAL

Common stock		1,502
Surplus		2,925
Undivided profits		2,621
Total Equity Capital		7,048
Total Liabilities and Equity Capital		119,216

Branch offices (7): Canyon Country, Los Angeles (5), San Fernando.
Place of business: Van Nuys.

Trans-World Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	10,486
Income on Federal funds sold	1,663
Interest and dividends on investments	2,371
Other operating income	1,327
Total operating income	15,847

OPERATING EXPENSE

Salaries and employee benefits	3,184
Interest on deposits	6,390
Interest on Federal funds purchased and other borrowings	1,088
Occupancy and furniture and equipment expense	966
Provision for loan losses	530
Other operating expense	1,954
Total operating expense	14,112
NET OPERATING INCOME	1,735
Applicable income taxes	654
Income before extraordinary items	1,081
Net securities gains (losses)	1
Extraordinary charges (credits)	
NET INCOME	1,082
Other increases (decreases) in capital	5
NET CHANGE IN CAPITAL	1,087

Tri-Counties Bank

Incorporated June 26, 1974

780 Mangrove Avenue, Chico 95926 **Tel: (916) 345-5151**

Principal Officers: Wendell Lundberg, Chairman of the Board; Robert H. Steveson, President; D.V. Carter, Executive Vice President; Joan Jones, Senior Vice President & Cashier; Jim Mabry, Vice President & Loan Administrator.

Directors: Everett B. Beich, Donald J. Casey, DeWayne E. Caviness, Gerald Compton, Vernon Fish, George H. Hacke, J. Herod Hall, Sankey M. Hall, Jr., Fred Hignell, III, Wendell J. Lundberg, Wayne Meeks, Donald E. Murphy, Robert J. Stern, Robert H. Steveson, Alex A. Vereschagin, Jr.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,168
U. S. Treasury securities		2,977
Obligations of U.S. Gov't agencies, etc.		6,690
Obligations of States and political subdivisions		661
Federal funds sold, etc.		530
Loans (excluding unearned income)	67,267	
LESS: Reserve for possible loan losses	693	
Loans (net)		66,574
Bank premises, furniture and fixtures		5,501
Other real estate owned		3,602
Other assets		7,378
Total Assets		99,081

LIABILITIES

Demand deposits (IPC)		21,249
Time and savings deposits (IPC)		55,560
Deposits of U.S. Government		97
Deposits of States and municipalities		8,041
Certified and officers checks		1,308
Total Domestic Deposits	86,255	
Demand deposits	22,795	
Time and savings deposits	63,460	
Total Domestic and Foreign Deposits		86,255
Other liabilities for borrowed money		544
Mortgage indebtedness		990
Other liabilities		1,451
Total Liabilities		89,240
Subordinated notes and debentures		3,262

EQUITY CAPITAL

Common stock		5,711
Undivided profits		868
Total Equity Capital		6,579
Total Liabilities and Equity Capital		99,081

Subsidiaries: Shasta Securities Corporation; Tri Counties Bank Real Estate Corporation.
Branch offices (10): Bieber, Burney, Chico, Cottonwood, Durham, Fall River Mills, Orland, Palo Cedro, Redding, Willows.
Extension of banking office: Chico.

Tri-Counties Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	9,737
Income on Federal funds sold	86
Interest and dividends on investments	1,183
Other operating income	969
Total operating income	11,975
OPERATING EXPENSE	
Salaries and employee benefits	2,409
Interest on deposits	5,399
Interest on Federal funds purchased and other borrowings	197
Occupancy and furniture and equipment expense	846
Provision for loan losses	530
Other operating expense	1,763
Total operating expense	11,144
NET OPERATING INCOME	831
Applicable income taxes	336
Income before extraordinary items	495
Net securities gains (losses)	89
Extraordinary charges (credits)	
NET INCOME	584
Other increases (decreases) in capital	783
NET CHANGE IN CAPITAL	1,367

Truckee River Bank

Incorporated March 19, 1980

10066 Main Street, Truckee 95734 Tel: (916) 587-9224

Principal Officers: Jerrold T. Henley, President; Mark O. Stebbins, Vice President and Senior Loan Officer; David Giacomini, Vice President.

Directors: James P. Bezzerides, Patricia F. Callahan, Jerrold T. Henley, Jack V. Leonesio, William W. McKee, Eric J. Noda, Milton A. Seymour, William Stephens, Donald Strand, Glen R. Stice, Thomas Watson, Clarles C. White.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		742
Obligations of U.S. Gov't agencies, etc.		2,013
Loans (excluding unearned income)	5,748	
LESS: Reserve for possible loan losses	48	
Loans (net)		5,700
Bank premises, furniture and fixtures		910
Other assets		341
Total Assets		9,706

LIABILITIES

Demand deposits (IPC)		2,436
Time and savings deposits (IPC)		4,111
Deposits of States and municipalities		992
Certified and officers checks		179
Total Domestic Deposits	7,718	
Demand deposits	2,770	
Time and savings deposits	4,948	
Total Domestic and Foreign Deposits		7,718
Federal funds purchased, etc.		309
Mortgage indebtedness		160
Other liabilities		51
Total Liabilities		8,238

EQUITY CAPITAL

Common stock		1,564
Undivided profits		-96
Total Equity Capital		1,468
Total Liabilities and Equity Capital		9,706

Subsidiary: Truckee River Computing Company.
Branch office: Tahoe City.
Extension of banking office: Truckee.

Truckee River Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	534
Income on Federal funds sold	129
Interest and dividends on investments	167
Other operating income	50
Total operating income	880
OPERATING EXPENSE	
Salaries and employee benefits	288
Interest on deposits	203
Interest on Federal funds purchased and other borrowings	15
Occupancy and furniture and equipment expense	112
Provision for loan losses	30
Other operating expense	216
Total operating expense	864
NET OPERATING INCOME	16
Applicable income taxes	1
Income before extraordinary items	15
Net securities gains (losses)	24
Extraordinary charges (credits)	
NET INCOME	39
Other increases (decreases) in capital	-65
NET CHANGE IN CAPITAL	-26

Union Bank

Incorporated June 22, 1914

445 S. Figueroa St., Los Angeles 90071 **Tel: (213) 687-6877**

Principal Officers: John F. Harrigan, Chairman of the Board; J.M. Heidt, President; W.R. Howell, Vice Chairman; S.D. Broidy, Neil E. Kennedy, D.P. Moen, Executive Vice Presidents; Jack A. Frazee, Executive Vice President and Chief Financial Officer; Charles D. Kenny, General Counsel and Secretary; R.J. King, Vice President and Chief Auditor.

Directors: S.L. Abercrombie, The Rt. Hon. Lord Barber, F.W. Clark, Jr., J.P. Giles, Jr., W.R. Gould, P.A. Graham, J. F. Harrigan, G.A. Hart, Jr., F.L. Hartley, John M. Heidt, Paula Kent Meehan, Dr. Simon Ramo, J.R. Rensch, H. T. Segerstrom, M.V. Smith, G.A. Thatcher.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,301,145
U. S. Treasury securities		197,756
Obligations of U.S. Gov't agencies, etc.		73,985
Obligations of States and political subdivisions		366,670
Corporate stock		6,414
Trading account securities		34,249
Federal funds sold, etc.		346,378
Loans (excluding unearned income)	4,167,112	
LESS: Reserve for possible loan losses	46,196	
Loans (net)		4,120,916
Direct lease financing		171,774
Bank premises, furniture and fixtures		62,423
Other real estate owned		6,739
Customers' liability on acceptances outstanding		313,098
Other assets		191,984
Total Assets		7,193,531

LIABILITIES

Demand deposits (IPC)		1,551,238
Time and savings deposits (IPC)		2,247,630
Deposits of U.S. Government		71,710
Deposits of States and municipalities		96,890
Deposits of foreign governments		2,000
Deposits of commercial banks		205,768
Certified and officers checks		88,972
Total Domestic Deposits	4,264,208	
Demand deposits	1,845,317	
Time and savings deposits	2,418,891	
Deposits in Foreign Offices		621,792
Total Domestic and Foreign Deposits		4,886,000
Federal funds purchased, etc.		881,109
Other liabilities for borrowed money		570,637
Mortgage indebtedness		3,111
Acceptances executed and outstanding		313,191
Other liabilities		148,124
Total Liabilities		6,802,172
Subordinated notes and debentures		55,000

EQUITY CAPITAL

Common stock	27,923
Surplus	180,022
Undivided profits	128,414
Total Equity Capital	336,359
Total Liabilities and Equity Capital	7,193,531

Parent companies: Standard Chartered Overseas Holdings, Ltd., Union Bancorp.

Subsidiaries: Union Bank Realty Co., , Union Venture Corporation, Stanco, Inc., U. B Leasing, Inc., UB Mortgage Corporation, Unionbanc Computer Corp., Unionbanc Leasing Corp., Unionbanc Investment Management Co., Union Reorganization Co.

Branch offices (62): Beverly Hills, Camarillo, Carlsbad, City of Commerce, Concord, Escondido, Fremont, Fullerton, Goleta, Inglewood, La Mesa, Long Beach (2), Los Altos, Los Angeles (5), Newport Beach, North Hollywood, Oakland (3), Orange, Oxnard (4), Palo Alto, Panorama City, Pasadena, Poway, Richmond, Sacramento, San Bruno, San Diego (3), San Francisco (6), San Jose, San Marcos, Santa Barbara (2), Santa Monica, Santa Paula, Sherman Oaks, Simi Valley, Thousand Oaks, Torrance, Ventura , Vista (3), Walnut Creek, Woodland Hills, Nassau, Bahamas.

Places of business (7): Anaheim, Chicago, Fresno, Los Angeles, New York, San Francisco (2).

Extensions of banking offices (4): Oakland, Los Angeles, Vista (2).

Union Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	697,395
Interest on balances with banks	50,151
Income on Federal funds sold	19,269
Interest and dividends on investments	56,902
Income from direct lease financing	19,321
Trust department income	10,270
Other operating income	37,576
Total operating income	890,884

OPERATING EXPENSE

Salaries and employee benefits	123,159
Interest on deposits	445,321
Interest on Federal funds purchased and other borrowings	164,621
Occupancy and furniture and equipment expense	32,940
Provision for loan losses	12,000
Other operating expense	71,591
Total operating expense	849,632
NET OPERATING INCOME	41,252
Applicable income taxes	11,884
Income before extraordinary items	29,368
Extraordinary charges (credits)	
NET INCOME	29,368
Cash dividends paid	12,286
NET CHANGE IN CAPITAL	17,082

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	386,365
(b) Stocks	255,242
(c) Real Estate Loans	349,026
(d) Other Loans	216,924
(e) Real Estate	44,580
(f) Savings and Loan, Other Thrift Deposits	103,140
(g) Miscellaneous	59,356
Time Deposits:	
(a) Own Bank	86,302
(b) Other Banks	62,292
Demand Deposits:	
(a) Own Bank	15,596
(b) Other Banks	1
Local Agency Security Investments	950,077
Corporate Investments	267,909
Agency,Safekeeping,Custodian, and Escrow Investments	357,383
Advances or Overdrafts	19,277
Total Assets	3,173,470

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	130,898
(b) Personal Living Trusts	260,619
(c) Employee Benefit Trusts	1,151,885
(d) Collective Investment Funds	166,033
(e) Less units of Collective Investment Funds	-166,713
Total Fiduciary Accounts	1,542,722
Local Agency Security Accounts	950,114
Corporate Accounts	298,740
Agency,Safekeeping,Custodian, and Escrow Accounts	362,617
Due to Commercial Department, Advances or Overdrafts	19,277
Total Liabilities	3,173,470
Market value-Securities deposited with State Treasurer: Court	500
Market value-Securities deposited with State Treasurer: Private	100

Union Safe Deposit Bank

Incorporated April 21, 1897

327 E. Main St., Stockton 95202 Tel: (209) 946-5011

Principal Officers: C.E. Stewart, Chairman of the Board; Don R. Stewart, President; Kermit J. Paulson, Ruel Wilson, Executive Vice Presidents; C. Joseph Crane, First Vice President; Ray Graetz, Vice President and Cashier.

Directors: Luis Arismendi, Dahl C. Burnham, C. Joseph Crane, J.A. Hammond, Ralph W. Hickinbotham, George A. Lagorio, Ralph B. McClure, George A. Malloy, Jay Roek, Arthur J. Snell, C.E. Stewart, Don R. Stewart.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		11,641
U. S. Treasury securities		9,006
Obligations of U.S. Gov't agencies, etc.		13,497
Obligations of States and political subdivisions		31,837
Other bonds, notes, and debentures		250
Federal funds sold, etc.		5,000
Loans (excluding unearned income)	136,861	
LESS: Reserve for possible loan losses	1,442	
Loans (net)		135,419
Direct lease financing		938
Bank premises, furniture and fixtures		6,430
Other real estate owned		676
Other assets		3,949
Total Assets		218,643
LIABILITIES		
Demand deposits (IPC)		41,186
Time and savings deposits (IPC)		142,151
Deposits of U.S. Government		409
Deposits of States and municipalities		11,190
Deposits of commercial banks		490
Certified and officers checks		1,301
Total Domestic Deposits	196,727	
Demand deposits	43,386	
Time and savings deposits	153,341	
Total Domestic and Foreign Deposits		196,727
Federal funds purchased, etc.		1,414
Other liabilities		3,351
Total Liabilities		201,492
Subordinated notes and debentures		4,000
EQUITY CAPITAL		
Common stock		288
Surplus		10,000
Undivided profits		2,863
Total Equity Capital		13,151
Total Liabilities and Equity Capital		218,643

Subsidiary: Union Salfe Service Corporation.
Branch offices (4): Lockeford, Stockton (3).
Extension of banking office: Stockton

Union Safe Deposit Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	17,131
Interest on balances with banks	883
Income on Federal funds sold	1,003
Interest and dividends on investments	4,663
Income from direct lease financing	9
Trust department income	105
Other operating income	1,473
Total operating income	25,267

OPERATING EXPENSE

Salaries and employee benefits	4,308
Interest on deposits	16,465
Interest on Federal funds purchased and other borrowings	970
Occupancy and furniture and equipment expense	1,041
Provision for loan losses	340
Other operating expense	1,656
Total operating expense	24,780
NET OPERATING INCOME	487
Applicable income taxes	-597
Income before extraordinary items	1,084
Extraordinary charges (credits)	
NET INCOME	1,084
Cash dividends paid	322
NET CHANGE IN CAPITAL	762

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	3,155
(b) Stocks	8,980
(c) Real Estate Loans	3,964
(d) Other Loans	454
(e) Real Estate	1,009
(f) Savings and Loan, Other Thrift Deposits	2,640
(g) Miscellaneous	518
Time Deposits:	
(a) Own Bank	3,331
(b) Other Banks	300
Demand Deposits:	
(a) Own Bank	80
Agency,Safekeeping,Custodian, and Escrow Investments	1,162
Total Assets	25,593

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	4,777
(b) Personal Living Trusts	2,619
(c) Employee Benefit Trusts	17,031
Total Fiduciary Accounts	24,427
Agency,Safekeeping,Custodian, and Escrow Accounts	1,166
Total Liabilities	25,593
Market value-Securities deposited with State Treasurer: Court	495
Market value-Securities deposited with State Treasurer: Private	133

United Pacific Bank

Established May 11, 1982

910 North Hill Street, Los Angeles 90012 Tel: (213) 625-0251

Principal Officers: J.M. Justice, President & Chief Executive Officer; Robert Lavallee, Senior Vice President & Cashier; Tu Chau Lu, Senior Vice President & Senior Loan Officer.

Directors: Robert Eng, Eleanor L. Huang, Bing Dip Jung, Robert B. Jung, J.M. Justice, Phil F. Lee, Danny W.N. Lui, Terry C. Seto, William Y.S. Tom, Kenneth K. Tse, James B. Wong, Kenneth S. Wong, Simon Woo, Robert Yup.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		412
Obligations of U.S. Gov't agencies, etc.		600
Federal funds sold, etc.		4,350
Loans (excluding unearned income)	2,290	
LESS: Reserve for possible loan losses		
Loans (net)		2,290
Bank premises, furniture and fixtures		725
Other assets		102
Total Assets		8,479

LIABILITIES

Demand deposits (IPC)		586
Time and savings deposits (IPC)		2,559
Deposits of U.S. Government		1
Certified and officers checks		72
Total Domestic Deposits	3,218	
Demand deposits	659	
Time and savings deposits	2,559	
Total Domestic and Foreign Deposits		3,218
Federal funds purchased, etc.		64
Other liabilities		16
Total Liabilities		3,298

EQUITY CAPITAL

Common stock	2,695
Surplus	2,696
Undivided profits	-210
Total Equity Capital	5,181
Total Liabilities and Equity Capital	8,479

Vaca Valley Bank

Incorporated February 11, 1955

306 Parker St., Vacaville 95688
Tel: (707) 448-7144

Principal Officers: Albert S. Porter, Chairman of the Board; Walter O. Sunderman, President & Chief Executive Officer; Frank A. Wynn, Senior Vice President; Patrick Heffernan, Treasurer; Walter W. Weir, Jr., Secretary.

Directors: William L. Brinson, Luther E. Gibson, Patrick Heffernan, Edward Lippstreu, Harvey J. McInerney, Albert S. Porter, John Rico, Walter O. Sunderman, Walter W. Weir, Jr.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,987
U. S. Treasury securities		1,702
Obligations of U.S. Gov't agencies, etc.		3,727
Obligations of States and political subdivisions		6,038
Federal funds sold, etc.		1,200
Loans (excluding unearned income)	36,684	
LESS: Reserve for possible loan losses	306	
Loans (net)		36,378
Bank premises, furniture and fixtures		1,958
Other real estate owned		68
Other assets		1,024
Total Assets		56,082

LIABILITIES

Demand deposits (IPC)		11,087
Time and savings deposits (IPC)		31,534
Deposits of U.S. Government		50
Deposits of States and municipalities		5,326
Certified and officers checks		420
Total Domestic Deposits	48,417	
Demand deposits	11,562	
Time and savings deposits	36,855	
Total Domestic and Foreign Deposits		48,417
Federal funds purchased, etc.		2,799
Other liabilities		401
Total Liabilities		51,617
Subordinated notes and debentures		350

EQUITY CAPITAL

Common stock		631
Surplus		869
Undivided profits		2,615
Total Equity Capital		4,115
Total Liabilities and Equity Capital		56,082

Parent Company: Independent Bankshares Corporation
Branch offices (4): Benicia, Fairfield, Vacaville, Vallejo.

Vaca Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	4,728
Interest on balances with banks	198
Income on Federal funds sold	231
Interest and dividends on investments	980
Other operating income	713
Total operating income	6,850
OPERATING EXPENSE	
Salaries and employee benefits	1,576
Interest on deposits	3,338
Interest on Federal funds purchased and other borrowings	72
Occupancy and furniture and equipment expense	453
Provision for loan losses	90
Other operating expense	824
Total operating expense	6,353
NET OPERATING INCOME	497
Applicable income taxes	31
Income before extraordinary items	466
Net securities gains (losses)	-6
Extraordinary charges (credits)	
NET INCOME	460
Cash dividends paid	127
NET CHANGE IN CAPITAL	333

Valencia Bank

Incorporated August 27, 1971

500 W. Chapman Ave., Placentia 92670 **Tel: (714) 667-2089**

Principal Officers: Ray L. Smith, Chairman of the Board and Chief Executive Officer; Gene W. Hobday, President; Robert C. Campbell, Jr., Executive Vice President; Harvey Ferguson, Senior Vice President & Cashier;Edward E. Schmidt, Senior Vice President, Marketing; Roy Trachsel, Vice President & Chief Financial Officer.

Directors: Carleton G. Clor, Gene W. Hobday, James R. Knapp, Gilbert U. Kraemer, Jr., James B. Macdonald, James A. Sanders, John E. Scheidt, M.D., Ray L. Smith, Claud F. Sympson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		11,620
U. S. Treasury securities		10,950
Obligations of U.S. Gov't agencies, etc.		10,504
Obligations of States and political subdivisions		3,541
Federal funds sold, etc.		8,750
Loans (excluding unearned income)	94,675	
LESS: Reserve for possible loan losses	1,049	
Loans (net)		93,626
Direct lease financing		12,314
Bank premises, furniture and fixtures		8,882
Other real estate owned		2,431
Other assets		6,924
Total Assets		169,542

LIABILITIES

Demand deposits (IPC)		38,889
Time and savings deposits (IPC)		94,947
Deposits of U.S. Government		361
Deposits of States and municipalities		14,064
Deposits of commercial banks		1,026
Certified and officers checks		1,876
Total Domestic Deposits	151,163	
Demand deposits	41,149	
Time and savings deposits	110,014	
Total Domestic and Foreign Deposits		151,163
Federal funds purchased, etc.		2,181
Mortgage indebtedness		531
Other liabilities		4,905
Total Liabilities		158,780
Subordinated notes and debentures		815

EQUITY CAPITAL

Common stock	2,927
Surplus	6,225
Undivided profits	795
Total Equity Capital	9,947
Total Liabilities and Equity Capital	169,542

Subsidiaries: Val Ban Corporation, Valencia Leasing, Inc., Val Properties, Inc.
Branch offices (7): Anaheim, El Toro, Fullerton, Irvine, Newport Beach, Orange, Santa Ana.
Places of business (2): Anaheim, Irvine.
Extensions of banking offices: Placentia.

Valencia Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	18,366
Interest on balances with banks	536
Income on Federal funds sold	878
Interest and dividends on investments	3,291
Income from direct lease financing	1,797
Trust department income	132
Other operating income	1,377
Total operating income	26,377

OPERATING EXPENSE

Salaries and employee benefits	5,573
Interest on deposits	12,197
Interest on Federal funds purchased and other borrowings	624
Occupancy and furniture and equipment expense	1,639
Provision for loan losses	520
Other operating expense	2,663
Total operating expense	23,216
NET OPERATING INCOME	3,161
Applicable income taxes	1,262
Income before extraordinary items	1,899
Extraordinary charges (credits)	
NET INCOME	1,899
Other increases (decreases) in capital	1,049
Cash dividends paid	151
NET CHANGE IN CAPITAL	2,797

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	2,031
(b) Stocks	7,621
(c) Real Estate Loans	12,879
(d) Other Loans	103
(e) Real Estate	180
(f) Savings and Loan, Other Thrift Deposits	413
(g) Miscellaneous	6,241
Time Deposits:	
(a) Own Bank	4,153
(b) Other Banks	429
Demand Deposits:	
(a) Own Bank	3,092
Agency,Safekeeping,Custodian, and Escrow Investments	18,265
Total Assets	55,407

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	272
(b) Personal Living Trusts	1,705
(c) Employee Benefit Trusts	33,151
Total Fiduciary Accounts	35,128
Agency,Safekeeping,Custodian, and Escrow Accounts	20,279
Total Liabilities	55,407
Market value-Securities deposited with State Treasurer: Court	158
Market value-Securities deposited with State Treasurer: Private	158

Valley Bank

Established June 6, 1960

24010 Sunnymead Blvd., Sunnymead 92388 Tel: (714) 653-1174

Principal Officers: John Y. Barbee, Chairman of the Board & President; Douglas Boyd, Vice President & Loan Administrator; William A. Best, Vice President & Cashier.

Directors: Marion Ashley, John Y. Barbee, James W. Hoddle, Kenneth L. Ray, Arthur W. Swarner, Willow I. Wachtel, Jack L. Ward, George E. Wilson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,932
U. S. Treasury securities		204
Obligations of U.S. Gov't agencies, etc.		1,600
Obligations of States and political subdivisions		2,977
Other bonds, notes, and debentures		100
Federal funds sold, etc.		1,970
Loans (excluding unearned income)	12,025	
LESS: Reserve for possible loan losses	139	
Loans (net)		11,886
Bank premises, furniture and fixtures		1,363
Other assets		300
Total Assets		23,332

LIABILITIES

Demand deposits (IPC)		6,608
Time and savings deposits (IPC)		13,762
Deposits of U.S. Government		16
Deposits of States and municipalities		150
Certified and officers checks		347
Total Domestic Deposits	20,883	
Demand deposits	7,121	
Time and savings deposits	13,762	
Total Domestic and Foreign Deposits		20,883
Other liabilities		200
Total Liabilities		21,083

EQUITY CAPITAL

Common stock	660
Surplus	542
Undivided profits	1,047
Total Equity Capital	2,249
Total Liabilities and Equity Capital	23,332

Branch offices (4): Edgemont, Perris, Sun City, Woodcrest.

Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	1,491
Interest on balances with banks	154
Income on Federal funds sold	395
Interest and dividends on investments	350
Other operating income	672
Total operating income	3,062

OPERATING EXPENSE

Salaries and employee benefits	775
Interest on deposits	1,079
Occupancy and furniture and equipment expense	208
Provision for loan losses	44
Other operating expense	515
Total operating expense	2,621
NET OPERATING INCOME	441
Applicable income taxes	135
Income before extraordinary items	306
Extraordinary charges (credits)	
NET INCOME	306
Cash dividends paid	66
NET CHANGE IN CAPITAL	240

Valley Independent Bank

Incorporated March 31, 1980

1448 Main Street, El Centro 92243 Tel: (714) 352-5000

Principal Officers: Rodney T. DeCristofaro, President & Chief Executive Officer;Ravenel Billings, Executive Vice President & Cashier; Richard M. Bentley, Vice President.

Michael A. Alford, Gordon Belson, Thomas Sidney Blackman, Robert L. Childers, Rodney T. DeCristofaro, Norman H. Fitz-Henley, Richard D. Foss, Jay B. Pugh, Truman V. Sylling, Albert E. Valenzuela.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		676
U. S. Treasury securities		99
Obligations of U.S. Gov't agencies, etc.		926
Other bonds, notes, and debentures		10
Federal funds sold, etc.		1,400
Loans (excluding unearned income)	3,376	
LESS: Reserve for possible loan losses	22	
Loans (net)		3,354
Bank premises, furniture and fixtures		1,177
Other assets		80
Total Assets		7,722
LIABILITIES		
Demand deposits (IPC)		2,344
Time and savings deposits (IPC)		2,581
Deposits of U.S. Government		62
Deposits of States and municipalities		650
Certified and officers checks		60
Total Domestic Deposits	5,697	
Demand deposits	2,466	
Time and savings deposits	3,231	
Total Domestic and Foreign Deposits		5,697
Federal funds purchased, etc.		320
Other liabilities		47
Total Liabilities		6,064
EQUITY CAPITAL		
Common stock		2,000
Undivided profits		-342
Total Equity Capital		1,658
Total Liabilities and Equity Capital		7,722

Valley Independent Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	363
Income on Federal funds sold	89
Interest and dividends on investments	81
Other operating income	11
Total operating income	544

OPERATING EXPENSE

Salaries and employee benefits	145
Interest on deposits	186
Interest on Federal funds purchased and other borrowings	15
Occupancy and furniture and equipment expense	57
Provision for loan losses	12
Other operating expense	135
Total operating expense	550
NET OPERATING INCOME	-6
Income before extraordinary items	-6
Extraordinary charges (credits)	
NET INCOME	-6
Other increases (decreases) in capital	1,776
NET CHANGE IN CAPITAL	1,770

Valley State Bank

Incorporated August 25, 1978

6454 Van Nuys Boulevard, Van Nuys 91401 Tel: (213) 989-2265

Principal Officers: Mark de Gorter, Chairman of the Board & President; Thomas V. McArdle, Senior Vice President & Cashier; Donald F. Jewett, Senior Vice President & Senior Loan Officer; Christine Houser, Vice President & Assistant to the Chairman; David de Gorter, Michelle Di Camillo, Nancy Misetich, Assistant Vice Presidents.

Directors: Bruce D. Ackerman, John Bedrosian, C.T. DeCinces, Jerry W. Ellinghouse, Mark de Gorter, Jules Huppert, W. Keith Limberg, Richard A. Lithgow, Joseph Piemonte.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		1,948
U. S. Treasury securities		3,091
Obligations of U.S. Gov't agencies, etc.		1,281
Federal funds sold, etc.		6,195
Loans (excluding unearned income)	23,336	
LESS: Reserve for possible loan losses	103	
Loans (net)		23,233
Bank premises, furniture and fixtures		1,469
Other assets		589
Total Assets		37,806
LIABILITIES		
Demand deposits (IPC)		10,106
Time and savings deposits (IPC)		20,311
Certified and officers checks		414
Total Domestic Deposits	30,831	
Demand deposits	10,520	
Time and savings deposits	20,311	
Total Domestic and Foreign Deposits		30,831
Federal funds purchased, etc.		1,674
Other liabilities		193
Total Liabilities		32,698
EQUITY CAPITAL		
Common stock		1,976
Surplus		2,355
Undivided profits		777
Total Equity Capital		5,108
Total Liabilities and Equity Capital		37,806

Branch offices (2): West Van Nuys, Woodland Hills.
Extension of banking office: Woodland Hills.

Valley State Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,689
Interest on balances with banks	310
Income on Federal funds sold	727
Interest and dividends on investments	150
Other operating income	227
Total operating income	4,103
OPERATING EXPENSE	
Salaries and employee benefits	875
Interest on deposits	1,571
Interest on Federal funds purchased and other borrowings	103
Occupancy and furniture and equipment expense	395
Provision for loan losses	70
Other operating expense	666
Total operating expense	3,680
NET OPERATING INCOME	423
Applicable income taxes	113
Income before extraordinary items	310
Extraordinary charges (credits)	
NET INCOME	310
Other increases (decreases) in capital	2,258
NET CHANGE IN CAPITAL	2,568

Visalia Community Bank

Incorporated July 30, 1976

128 East Main Street, Visalia 93277 Tel: (209) 625-8733

Principal Officers: William C. Hahesy, Chairman of the Board; Victor L. Dossey, President & Chief Executive Officer; Joyce A. Morrow, Vice President & Cashier; James E. Saulque, Senior Vice President and Senior Credit Officer.

Directors: Richard J.Artis, John B. Castiglione, M.D., Victor L. Dossey, F. T. Elliott, Jr., William C. Hahesy, Thomas W. Peltzer, Lloyd C. Pendergraft, Stanley W. Simpson, Jr.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		2,273
U. S. Treasury securities		748
Obligations of U.S. Gov't agencies, etc.		2,750
Obligations of States and political subdivisions		524
Loans (excluding unearned income)	23,461	
LESS: Reserve for possible loan losses	152	
Loans (net)		23,309
Direct lease financing		6
Bank premises, furniture and fixtures		1,828
Other real estate owned		11
Other assets		985
Total Assets		32,434
LIABILITIES		
Demand deposits (IPC)		7,771
Time and savings deposits (IPC)		16,962
Deposits of U.S. Government		16
Deposits of States and municipalities		3,839
Certified and officers checks		440
Total Domestic Deposits	29,028	
Demand deposits	8,242	
Time and savings deposits	20,786	
Total Domestic and Foreign Deposits		29,028
Federal funds purchased, etc.		570
Other liabilities for borrowed money		101
Other liabilities		226
Total Liabilities		29,925
EQUITY CAPITAL		
Common stock		1,299
Surplus		940
Undivided profits		270
Total Equity Capital		2,509
Total Liabilities and Equity Capital		32,434

Branch offices (2): Visalia (2).

Visalia Community Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,474
Interest on balances with banks	34
Income on Federal funds sold	134
Interest and dividends on investments	365
Income from direct lease financing	1
Other operating income	296
Total operating income	4,304
OPERATING EXPENSE	
Salaries and employee benefits	897
Interest on deposits	2,190
Interest on Federal funds purchased and other borrowings	89
Occupancy and furniture and equipment expense	273
Provision for loan losses	99
Other operating expense	599
Total operating expense	4,147
NET OPERATING INCOME	157
Applicable income taxes	47
Income before extraordinary items	110
Extraordinary charges (credits)	
NET INCOME	110
Other increases (decreases) in capital	20
NET CHANGE IN CAPITAL	130

Warner Center Bank

Incorporated February 17, 1981

21333 Oxnard Street, Woodland Hills 91367 Tel: (213) 710-0611

Principal Officers: Daniel J. Geary, Jr., President & Chief Executive Officer; John M. Lyons, Vice President & Senior Loan Officer; Sylvia Crew, Vice President & Cashier; Linda Ransom, Assistant Vice President & Operations Manager; Judy Monaskanian, Assistant Vice President & Loan Officer.

Directors: Thomas Caldwell, Sam Iacobellis, Benson Lloyd, Phillip Myers, Troy Norlander, Norman Ryker, Jerome Simon.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,141
Obligations of U.S. Gov't agencies, etc.		500
Federal funds sold, etc.		3,047
Loans (excluding unearned income)	3,906	
LESS: Reserve for possible loan losses	7	
Loans (net)		3,899
Bank premises, furniture and fixtures		420
Other assets		112
Total Assets		11,120

LIABILITIES

Demand deposits (IPC)		2,084
Time and savings deposits (IPC)		5,236
Deposits of U.S. Government		11
Certified and officers checks		670
Total Domestic Deposits	8,001	
Demand deposits	2,765	
Time and savings deposits	5,236	
Total Domestic and Foreign Deposits		8,001
Other liabilities		55
Total Liabilities		8,056

EQUITY CAPITAL

Common stock	3,191
Undivided profits	-127
Total Equity Capital	3,064
Total Liabilities and Equity Capital	11,120

Warner Center Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	20
Interest on balances with banks	7
Income on Federal funds sold	37
Other operating income	1
Total operating income	65
OPERATING EXPENSE	
Salaries and employee benefits	37
Interest on deposits	4
Occupancy and furniture and equipment expense	24
Provision for loan losses	1
Other operating expense	82
Total operating expense	148
NET OPERATING INCOME	-83
Income before extraordinary items	-83
Extraordinary charges (credits)	
NET INCOME	-83
Other increases (decreases) in capital	3,153
NET CHANGE IN CAPITAL	3,070

West Coast Bank

Incorporated May 16, 1978

16311 Ventura Blvd., Encino 91436 Tel: (213) 981-7000

Principal Officers: Will Cooper, President; Derek Dunlop, Senior Vice President; C. McConnell, Vice President & Chief Financial Officer; Ruben Vasquez, Vice President & Cashier.

Directors: Michael Antin, Will Cooper, Michael Grobstein, Gerald Kaplan, M. Kassan, Frank Kocsis, Ramon Kohl, Mark Lavine, Barry Levitt, Bernard Shapiro, Terry York .

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,566
U. S. Treasury securities		3,896
Federal funds sold, etc.		34,754
Loans (excluding unearned income)	97,115	
LESS: Reserve for possible loan losses	1,001	
Loans (net)		96,114
Direct lease financing		1,315
Bank premises, furniture and fixtures		3,726
Other real estate owned		1,019
Customers' liability on acceptances outstanding		526
Other assets		4,214
Total Assets		149,130

LIABILITIES

Demand deposits (IPC)		29,068
Time and savings deposits (IPC)		101,992
Deposits of U.S. Government		132
Deposits of States and municipalities		3,150
Certified and officers checks		104
Total Domestic Deposits	134,446	
Demand deposits	29,304	
Time and savings deposits	105,142	
Total Domestic and Foreign Deposits		134,446
Federal funds purchased, etc.		3,347
Acceptances executed and outstanding		526
Other liabilities		3,734
Total Liabilities		142,053

EQUITY CAPITAL

Surplus	3,699
Undivided profits	3,378
Total Equity Capital	7,077
Total Liabilities and Equity Capital	149,130

Parent Company: West Coast Bancorp.
Branch office: Beverly Hills.

West Coast Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	13,319
Income on Federal funds sold	1,330
Interest and dividends on investments	609
Income from direct lease financing	149
Other operating income	546
Total operating income	15,953
OPERATING EXPENSE	
Salaries and employee benefits	2,635
Interest on deposits	6,673
Interest on Federal funds purchased and other borrowings	187
Occupancy and furniture and equipment expense	641
Provision for loan losses	925
Other operating expense	1,942
Total operating expense	13,003
NET OPERATING INCOME	2,950
Applicable income taxes	1,236
Income before extraordinary items	1,714
Extraordinary charges (credits)	
NET INCOME	1,714
Other increases (decreases) in capital	530
Cash dividends paid	300
NET CHANGE IN CAPITAL	1,944

West Valley Bank

Incorporated January 9, 1978

6301 Owensmouth Avenue, Woodland Hills 91367 Tel: (213) 716-9700

Principal Officers: George E. Moss, Chairman of the Board; John R. Van Dyke, President; Richard Donchak, Senior Vice President & Cashier.

Directors: Jack L. Baum, Ilan Bender, Eugene Y. Gootnick, M.D., Allan M. Lawrence, George E. Moss, Lawrence M. Silk, Harry N. Sobeloff, Marvin A. Strin, John R. Van Dyke.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,528
U. S. Treasury securities		282
Federal funds sold, etc.		5,985
Loans (excluding unearned income)	12,369	
LESS: Reserve for possible loan losses	197	
Loans (net)		12,172
Bank premises, furniture and fixtures		899
Other real estate owned		476
Other assets		621
Total Assets		23,963

LIABILITIES

Demand deposits (IPC)		7,233
Time and savings deposits (IPC)		12,504
Deposits of U.S. Government		352
Certified and officers checks		546
Total Domestic Deposits	20,635	
Demand deposits	8,131	
Time and savings deposits	12,504	
Total Domestic and Foreign Deposits		20,635
Other liabilities		182
Total Liabilities		20,817

EQUITY CAPITAL

Common stock	1,940
Surplus	877
Undivided profits	329
Total Equity Capital	3,146
Total Liabilities and Equity Capital	23,963

Branch office: Tarzana.

West Valley Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,845
Interest on balances with banks	180
Income on Federal funds sold	701
Interest and dividends on investments	38
Other operating income	201
Total operating income	3,965
OPERATING EXPENSE	
Salaries and employee benefits	996
Interest on deposits	1,065
Occupancy and furniture and equipment expense	214
Provision for loan losses	327
Other operating expense	665
Total operating expense	3,268
NET OPERATING INCOME	697
Applicable income taxes	317
Income before extraordinary items	380
Extraordinary charges (credits)	
NET INCOME	380
Other increases (decreases) in capital	268
NET CHANGE IN CAPITAL	648

Western Bank

Incorporated April 10, 1973

1251 Westwood Blvd., Los Angeles 90024 Tel: (213) 477-2401

Principal Officers: Hugh S. Smith, Jr., Chairman of the Board and President; William H. Turner, Executive Vice President; James McDowell, Vice President and Cashier.

Directors: Harvey Flax, Lewis Gravante, Jr., Richard G. Martin, Joseph D. Pinsky, Paul R. Puma, Hugh S. Smith, Jr., William H. Turner, Bernard Zweben.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,765
U. S. Treasury securities		449
Obligations of U.S. Gov't agencies, etc.		1,697
Obligations of States and political subdivisions		1,563
Other bonds, notes, and debentures		10
Federal funds sold, etc.		15,700
Loans (excluding unearned income)	36,966	
LESS: Reserve for possible loan losses	402	
Loans (net)		36,564
Direct lease financing		15
Bank premises, furniture and fixtures		1,181
Other real estate owned		496
Other assets		1,434
Total Assets		64,874

LIABILITIES

Demand deposits (IPC)		21,551
Time and savings deposits (IPC)		33,503
Deposits of U.S. Government		37
Certified and officers checks		1,313
Total Domestic Deposits	56,404	
Demand deposits	22,901	
Time and savings deposits	33,503	
Total Domestic and Foreign Deposits		56,404
Federal funds purchased, etc.		2,133
Other liabilities for borrowed money		42
Other liabilities		739
Total Liabilities		59,318

EQUITY CAPITAL

Common stock	1,928
Undivided profits	3,628
Total Equity Capital	5,556
Total Liabilities and Equity Capital	64,874

Subsidiary: WBC Management Co., Inc.
Branch office: Santa Monica.

Western Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	5,895
Interest on balances with banks	19
Income on Federal funds sold	1,531
Interest and dividends on investments	414
Income from direct lease financing	8
Other operating income	489
Total operating income	8,356

OPERATING EXPENSE

Salaries and employee benefits	1,652
Interest on deposits	2,916
Interest on Federal funds purchased and other borrowings	161
Occupancy and furniture and equipment expense	425
Provision for loan losses	50
Other operating expense	1,318
Total operating expense	6,522
NET OPERATING INCOME	1,834
Applicable income taxes	821
Income before extraordinary items	1,013
Net securities gains (losses)	2
Extraordinary charges (credits)	
NET INCOME	1,015
Other increases (decreases) in capital	-56
Cash dividends paid	2
NET CHANGE IN CAPITAL	957

Western Community Bank of Corona-Norco

Incorporated August 28, 1979

300 North Main Street, Corona 91720 Tel: (714) 734-4110

Principal Officers: Joe M. Thompson, President and Chief Executive Officer; James A. Verplancke, Senior Vice President; Sonya D. Tubbs, Vice President, Cashier and Assistant Secretary; Jack D. Hoag, Vice President and Manager.

Directors: Albert Agins, Arend John Bos, Eleanor T. Brinton, Ira D. Calvert, Orrin E. Chance, Josephine DeBos, Lori Gregg, Garrett Joor, Ezekiel E. Mejia, Kenneth L. Moore, George E. Padgett, Arthur R. Seidler, S. Eugene Stroud, Frank A. Tetley, III, Joseph M. Thompson, Harold R. Tollerup, John E. Vanderbur.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		964
Obligations of U.S. Gov't agencies, etc.		900
Federal funds sold, etc.		600
Loans (excluding unearned income)	9,015	
LESS: Reserve for possible loan losses	90	
Loans (net)		8,925
Bank premises, furniture and fixtures		575
Other real estate owned		93
Other assets		300
Total Assets		12,357

LIABILITIES

Demand deposits (IPC)		2,324
Time and savings deposits (IPC)		5,832
Deposits of U.S. Government		18
Deposits of States and municipalities		1,126
Certified and officers checks		134
Total Domestic Deposits	9,434	
Demand deposits	2,476	
Time and savings deposits	6,958	
Total Domestic and Foreign Deposits		9,434
Mortgage indebtedness		69
Other liabilities		186
Total Liabilities		9,689

EQUITY CAPITAL

Common stock	2,500
Undivided profits	168
Total Equity Capital	2,668
Total Liabilities and Equity Capital	12,357

Branch office: Norco.

Western Community Bank of Corona-Norco —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,395
Income on Federal funds sold	83
Interest and dividends on investments	131
Other operating income	98
Total operating income	1,707
OPERATING EXPENSE	
Salaries and employee benefits	322
Interest on deposits	603
Interest on Federal funds purchased and other borrowings	2
Occupancy and furniture and equipment expense	77
Provision for loan losses	147
Other operating expense	272
Total operating expense	1,423
NET OPERATING INCOME	284
Applicable income taxes	108
Income before extraordinary items	176
Net securities gains (losses)	-1
Extraordinary charges (credits)	58
NET INCOME	233
NET CHANGE IN CAPITAL	2,607

Western State Bank

Established October 27, 1979

1750 E. Huntington Drive, Duarte 91010 Tel: (213) 357-9611

Principal Officers: Harold T. Lacey, Chairman of the Board and President; Betty L. Lacey, Vice President and Secretary; Leo D. Katchmar, Vice President & Cashier.

Directors: Rao L. Atluri, M.D., Philip Y. Attalla, M.D., Edith Brothers, Consuelo C. Gayo, Harold T. Lacey, Wesley R. Lind, Michael McGaharn, Alfonso P. Miguel, Jr., M.D., Ronald J. Miller, Pharm. D., Eugene C. Rothenberger, Jesse J. Umal, M.D., Jose B. Viloria, Jr., M.D.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,088
Obligations of U.S. Gov't agencies, etc.		2,250
Obligations of States and political subdivisions		200
Federal funds sold, etc.		500
Loans (excluding unearned income)	12,980	
LESS: Reserve for possible loan losses	72	
Loans (net)		12,908
Bank premises, furniture and fixtures		343
Other assets		507
Total Assets		17,796

LIABILITIES

Demand deposits (IPC)		3,597
Time and savings deposits (IPC)		9,309
Deposits of U.S. Government		6
Deposits of States and municipalities		1,570
Certified and officers checks		164
Total Domestic Deposits	14,646	
Demand deposits	3,839	
Time and savings deposits	10,807	
Total Domestic and Foreign Deposits		14,646
Federal funds purchased, etc.		218
Other liabilities		284
Total Liabilities		15,148

EQUITY CAPITAL

Common stock	2,483
Undivided profits	165
Total Equity Capital	2,648
Total Liabilities and Equity Capital	17,796

Western State Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	1,430
Income on Federal funds sold	124
Interest and dividends on investments	189
Other operating income	71
Total operating income	1,814

OPERATING EXPENSE

Salaries and employee benefits	470
Interest on deposits	459
Interest on Federal funds purchased and other borrowings	8
Occupancy and furniture and equipment expense	133
Provision for loan losses	85
Other operating expense	354
Total operating expense	1,509
NET OPERATING INCOME	305
Applicable income taxes	31
Income before extraordinary items	274
Extraordinary charges (credits)	
NET INCOME	274
Other increases (decreases) in capital	983
NET CHANGE IN CAPITAL	1,257

Westlands Bank

Incorporated June 10, 1970

2900 South Harbor Blvd., Santa Ana 92704 **Tel: (714) 979-4600**

Principal Officers: Sidney H. Wyse, Chairman of the Board; C. Lawrence Thomas, President & Chief Executive Officer; Frank Lopez, William R. McLaurin, Executive Vice Presidents; Donald L. Solsby, Executive Vice President & Chief Operating Officer; Benjamin A. Frydman, Corporate Secretary.

Directors: R. Eric P. Allan, Lonnie M. Dunn, C. Roy Henning, William R. McLaurin, James J. McMorrow, Morrel O. Moe, John A. Murdy, III, James L. Sumrow, C. Lawrence Thomas, Sidney H. Wyse.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		16,649
U. S. Treasury securities		21,097
Obligations of States and political subdivisions		7,488
Corporate stock		3,567
Federal funds sold, etc.		3,000
Loans (excluding unearned income)	198,300	
LESS: Reserve for possible loan losses	1,902	
Loans (net)		196,398
Direct lease financing		2,695
Bank premises, furniture and fixtures		4,765
Other real estate owned		1,066
Other assets		9,069
Total Assets		265,794

LIABILITIES

Demand deposits (IPC)		86,291
Time and savings deposits (IPC)		144,730
Deposits of U.S. Government		285
Deposits of States and municipalities		9,374
Deposits of commercial banks		41
Certified and officers checks		3,668
Total Domestic Deposits	244,389	
Demand deposits	90,261	
Time and savings deposits	154,128	
Total Domestic and Foreign Deposits		244,389
Federal funds purchased, etc.		1,875
Other liabilities		3,630
Total Liabilities		249,894
Subordinated notes and debentures		3,000

EQUITY CAPITAL

Common stock	3,205
Surplus	8,380
Undivided profits	1,315
Total Equity Capital	12,900
Total Liabilities and Equity Capital	265,794

Parent Companies: Canadian Commercial Bank, Westlands Diversified Bancorp.
Subsidiaries: Automated Processing & Development Corp.
Branch offices (3): Campbell, Sacramento, San Diego.

Westlands Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	23,042
Income on Federal funds sold	654
Interest and dividends on investments	2,855
Income from direct lease financing	574
Other operating income	1,115
Total operating income	28,240

OPERATING EXPENSE

Salaries and employee benefits	6,467
Interest on deposits	11,728
Interest on Federal funds purchased and other borrowings	1,119
Occupancy and furniture and equipment expense	2,354
Provision for loan losses	752
Other operating expense	4,520
Total operating expense	26,940
NET OPERATING INCOME	1,300
Applicable income taxes	150
Income before extraordinary items	1,150
Net securities gains (losses)	99
Extraordinary charges (credits)	
NET INCOME	1,249
Other increases (decreases) in capital	5,147
NET CHANGE IN CAPITAL	6,396

Westside Bank

Incorporated August 21, 1980

60 West 10th Street, Tracy 95376 **Tel: (209) 836-5500**

Principal Officers: James H. Foster, President & Chief Executive Officer; Hannelore O. Saporita, Vice President and Chief Financial Officer; Geoffrey B. Wright, Vice President, Senior Lending Officer.

Directors: Dante S. Ciabattari, William Coats, James H. Foster, Simeon J. Frerichs, John C. Kimball, William H. Langenberg, Thomas F. Matthews, Albert E. Navarra, Edgar R. Thoming, Robert L. Williams.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,333
U. S. Treasury securities		1,099
Obligations of U.S. Gov't agencies, etc.		1,200
Obligations of States and political subdivisions		715
Federal funds sold, etc.		2,470
Loans (excluding unearned income)	9,460	
LESS: Reserve for possible loan losses	64	
Loans (net)		9,396
Bank premises, furniture and fixtures		339
Other assets		308
Total Assets		18,860

LIABILITIES

Demand deposits (IPC)		2,510
Time and savings deposits (IPC)		9,366
Deposits of States and municipalities		715
Certified and officers checks		199
Total Domestic Deposits	12,790	
Demand deposits	2,824	
Time and savings deposits	9,966	
Total Domestic and Foreign Deposits		12,790
Federal funds purchased, etc.		1,011
Other liabilities		273
Total Liabilities		14,074

EQUITY CAPITAL

Common stock	4,455
Undivided profits	331
Total Equity Capital	4,786
Total Liabilities and Equity Capital	18,860

Westside Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	531
Interest on balances with banks	240
Income on Federal funds sold	250
Interest and dividends on investments	237
Other operating income	8
Total operating income	1,266
OPERATING EXPENSE	
Salaries and employee benefits	230
Interest on deposits	395
Interest on Federal funds purchased and other borrowings	97
Occupancy and furniture and equipment expense	57
Provision for loan losses	37
Other operating expense	209
Total operating expense	1,025
NET OPERATING INCOME	241
Applicable income taxes	76
Income before extraordinary items	165
Extraordinary charges (credits)	
NET INCOME	165
Other increases (decreases) in capital	4,420
NET CHANGE IN CAPITAL	4,585

Wilshire State Bank

Incorporated May 12, 1980

3200 Wilshire Boulevard, Los Angeles 90010 **Tel: (213) 387-3200**

Principal Officers: H. G. Stokely, President; Vincent A. Bell, Duane Hall, Senior Vice Presidents; Young Duk Kim, Ray Narby, Vice Presidents; Joohak Kim, Assistant Vice President.

Directors: Sigmund H. Abelson, D.D.S., Vincent A. Bell, Paul W. Chung, Mel Elliot, Samuel Greenfield, Donald R. Hinkley, Kuytae Hwang, Richard Y. Lim, Fred F. Mautner, Vincent Nuccio, Harry Siafaris, Forrest I. Stichman, H. G. Stokely, Mickey Wayne, Steve Yoon.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,959
U. S. Treasury securities		299
Obligations of U.S. Gov't agencies, etc.		1,201
Federal funds sold, etc.		905
Loans (excluding unearned income)	10,137	
LESS: Reserve for possible loan losses	88	
Loans (net)		10,049
Bank premises, furniture and fixtures		350
Other assets		353
Total Assets		15,116

LIABILITIES

Demand deposits (IPC)		3,565
Time and savings deposits (IPC)		6,587
Deposits of commercial banks		5
Certified and officers checks		445
Total Domestic Deposits	10,602	
Demand deposits	4,015	
Time and savings deposits	6,587	
Total Domestic and Foreign Deposits		10,602
Federal funds purchased, etc.		265
Other liabilities for borrowed money		22
Other liabilities		117
Total Liabilities		11,006

EQUITY CAPITAL

Common stock	4,173
Undivided profits	-63
Total Equity Capital	4,110
Total Liabilities and Equity Capital	15,116

Wilshire State Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	845
Income on Federal funds sold	491
Interest and dividends on investments	160
Other operating income	41
Total operating income	1,537
OPERATING EXPENSE	
Salaries and employee benefits	454
Interest on deposits	356
Interest on Federal funds purchased and other borrowings	10
Occupancy and furniture and equipment expense	164
Provision for loan losses	82
Other operating expense	418
Total operating expense	1,484
NET OPERATING INCOME	53
Applicable income taxes	7
Income before extraordinary items	46
Extraordinary charges (credits)	
NET INCOME	46
NET CHANGE IN CAPITAL	46

Yosemite Bank

Incorporated November 8, 1976

5171 Highway 49 North, Mariposa 95338 Tel: (209) 966-5444

Principal Officers: Arthur H. Dahlem, M.D., Chairman of the Board; Thomas C. Dowlan, President; Glenn E. Sutherland, Vice President & Controller; Richard S. Gimblin, Secretary.

Directors: Fred Bardini, Ken Berg, Earl Cometti, Arthur H. Dahlem, M.D., William A. Freeman, Sherman Kishi, Frank Long, Jr., Bobby J. Rader, Ruben P. Webb.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,526
U. S. Treasury securities		2,259
Obligations of U.S. Gov't agencies, etc.		150
Federal funds sold, etc.		1,900
Loans (excluding unearned income)	14,505	
LESS: Reserve for possible loan losses	82	
Loans (net)		14,423
Bank premises, furniture and fixtures		959
Other real estate owned		180
Other assets		441
Total Assets		21,838

LIABILITIES

Demand deposits (IPC)		4,406
Time and savings deposits (IPC)		13,183
Deposits of States and municipalities		1,561
Certified and officers checks		281
Total Domestic Deposits	19,431	
Demand deposits	4,840	
Time and savings deposits	14,591	
Total Domestic and Foreign Deposits		19,431
Federal funds purchased, etc.		370
Other liabilities		312
Total Liabilities		20,113

EQUITY CAPITAL

Common stock	895
Surplus	475
Undivided profits	355
Total Equity Capital	1,725
Total Liabilities and Equity Capital	21,838

Branch offices (3): Groveland, Livingston, Winton.
Extension of banking office: Mariposa.

Yosemite Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,313
Interest on balances with banks	99
Income on Federal funds sold	137
Interest and dividends on investments	413
Other operating income	130
Total operating income	3,092

OPERATING EXPENSE

Salaries and employee benefits	729
Interest on deposits	1,458
Interest on Federal funds purchased and other borrowings	4
Occupancy and furniture and equipment expense	240
Provision for loan losses	96
Other operating expense	446
Total operating expense	2,973
NET OPERATING INCOME	119
Applicable income taxes	17
Income before extraordinary items	102
Net securities gains (losses)	9
Extraordinary charges (credits)	
NET INCOME	111
Cash dividends paid	39
NET CHANGE IN CAPITAL	72

NATIONAL BANKS

Alameda First National Bank

Incorporated July 2, 1964

2424 Santa Clara Ave., Alameda 94501 **Tel: (415) 521-2424**

Principal Officers: Wesley F. Suman, Chairman of the Board; Donald J. Gehb, President & Chief Executive Officer; Joel Vuylsteke, Executive Vice President; Vincent M. Leveroni, Senior Vice President and Chief Financial Officer; B. L. 'Sam' Bohannon, Senior Vice President and Cashier; L.W. King, Senior Vice President, Personal Banking Division & Marketing; Diane M. Mietzel, Secretary; Phillip R. Taylor, Auditor.

Directors: Donald J. Gehb, Donald W. Lindsey, Ralph N. Mendelson, Steven R. Murphy, Elliot S. Peterson, Melvin H. Schwartz, A. Steve Simi, Wesley F. Suman.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		8,676
U. S. Treasury securities		650
Obligations of U.S. Gov't agencies, etc.		3,676
Obligations of States and political subdivisions		4,867
Other bonds, notes, and debentures		25
Corporate stock		130
Federal funds sold, etc.		10,000
Loans (excluding unearned income)	58,533	
LESS: Reserve for possible loan losses	452	
Loans (net)		58,081
Direct lease financing		14,418
Bank premises, furniture and fixtures		3,417
Other assets		1,234
Total Assets		105,174

LIABILITIES

Demand deposits (IPC)		21,025
Time and savings deposits (IPC)		66,054
Deposits of U.S. Government		48
Deposits of States and municipalities		4,441
Deposits of commercial banks		711
Certified and officers checks		955
Total Domestic Deposits	93,234	
Demand deposits	23,225	
Time and savings deposits	70,009	
Total Domestic and Foreign Deposits		93,234
Federal funds purchased, etc.		1,424
Mortgage indebtedness		16
Other liabilities		3,481
Total Liabilities		98,155
Subordinated notes and debentures		56

EQUITY CAPITAL

Common stock	1,326
Surplus	2,504
Undivided profits	3,133
Total Equity Capital	6,963
Total Liabilities and Equity Capital	105,174

Parent company: Alameda Bancorporation.
Branch offices (5): Alameda (5).

Alameda First National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	7,133
Interest on balances with banks	1,415
Income on Federal funds sold	1,055
Interest and dividends on investments	582
Income from direct lease financing	2,234
Other operating income	833
Total operating income	13,252

OPERATING EXPENSE

Salaries and employee benefits	2,922
Interest on deposits	6,170
Interest on Federal funds purchased and other borrowings	133
Occupancy and furniture and equipment expense	751
Provision for loan losses	120
Other operating expense	1,699
Total operating expense	11,795
NET OPERATING INCOME	1,457
Applicable income taxes	627
Income before extraordinary items	830
Extraordinary charges (credits)	
NET INCOME	830
Cash dividends paid	343
NET CHANGE IN CAPITAL	487

American National Bank

Incorporated December 4, 1964

1325 - 19th St., Bakersfield, 93301 Tel: (805) 861-5211

Principal Officers: Rayburn S. Dezember, Chairman of the Board, President & Chief Executive Officer; E. Lynn Caswell, Lucille T. Finley, David L. Jameson, Executive Vice Presidents;George G. Barstow, Senior Vice President & Credit Administrator; Gordon B. Bleil, Senior Vice President, Marketing & Planning; Larry L. Davis, Senior Vice President, Bank Operations; Larry V. Sawyer, Senior Vice President, Cashier & Corporate Secretary; Wayne Rosenberger, Senior Vice President & Branch Administrator.

Directors: Floyd D. Burcham, Rayburn S. Dezember, O.D. Handel, James C. Jackson, Clifford F. Loader, DMD, Albert C. Lum, Max A. Morris, J.K. Munger, Jack Pandol, George G. C. Parker, Reid Smith, Lester E. Travis, Richard H. Vaughan, Calvin O. Waters, Jr., Ernest Wattenbarger, Harry C. Wong, M.D., Herbert K. Yee, DDS.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		72,147
U. S. Treasury securities		378
Obligations of U.S. Gov't agencies, etc.		12,542
Obligations of States and political subdivisions		35,527
Corporate stock		454
Loans (excluding unearned income)	251,893	
LESS: Reserve for possible loan losses	1,863	
Loans (net)		250,030
Direct lease financing		35,994
Bank premises, furniture and fixtures		11,378
Other real estate owned		877
Other assets		9,558
Total Assets		428,885

LIABILITIES

Demand deposits (IPC)		82,946
Time and savings deposits (IPC)		215,410
Deposits of U.S. Government		689
Deposits of States and municipalities		26,612
Deposits of commercial banks		14
Certified and officers checks		8,319
Total Domestic Deposits	333,990	
Demand deposits	93,205	
Time and savings deposits	240,785	
Total Domestic and Foreign Deposits		333,990
Federal funds purchased, etc.		45,824
Other liabilities for borrowed money		7,155
Mortgage indebtedness		1,976
Other liabilities		10,406
Total Liabilities		399,351

EQUITY CAPITAL

Common stock	6,118
Surplus	9,026
Undivided profits	14,274
Reserve for contingencies, etc.	116
Total Equity Capital	29,534
Total Liabilities and Equity Capital	428,885

Parent Company: Central Pacific Corporation.

Branch offices (22): Bakersfield (5), Buellton, Caruthers, Chowchilla, Delano, Fresno (2), Lancaster, Merced, Modesto, Palmdale, Porterville, Rosamond, Santa Ynez, Solvang, Tulare, Visalia (2).

American National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	35,786
Interest on balances with banks	609
Income on Federal funds sold	1,388
Interest and dividends on investments	4,776
Income from direct lease financing	3,666
Other operating income	3,590
Total operating income	49,815
OPERATING EXPENSE	
Salaries and employee benefits	9,313
Interest on deposits	21,000
Interest on Federal funds purchased and other borrowings	1,940
Occupancy and furniture and equipment expense	2,927
Provision for loan losses	895
Other operating expense	6,797
Total operating expense	42,872
NET OPERATING INCOME	6,943
Applicable income taxes	1,926
Income before extraordinary items	5,017
Extraordinary charges (credits)	
NET INCOME	5,017
Other increases (decreases) in capital	-779
Cash dividends paid	857
NET CHANGE IN CAPITAL	3,381

Anaheim National Bank

Incorporated October 7, 1975

555 North State College Blvd., Anaheim 92806 Tel: (714) 635-3211

Principal Officers: John C. Dailey, Chairman of the Board; James E. Ledbetter, President; Melinda Malone, Executive Vice President & Chief Financial Officer.

Directors: C. Ray Cross, John C. Dailey, Al Leatherby, James E. Ledbetter, James A. Morrow, Barney Squar.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,344
Obligations of U.S. Gov't agencies, etc.		552
Obligations of States and political subdivisions		1,309
Other bonds, notes, and debentures		50
Loans (excluding unearned income)	18,382	
LESS: Reserve for possible loan losses	137	
Loans (net)		18,245
Bank premises, furniture and fixtures		1,043
Other real estate owned		242
Other assets		427
Total Assets		24,212

LIABILITIES

Demand deposits (IPC)		5,725
Time and savings deposits (IPC)		13,625
Deposits of U.S. Government		2
Deposits of States and municipalities		1,700
Certified and officers checks		378
Total Domestic Deposits	21,430	
Demand deposits	6,105	
Time and savings deposits	15,325	
Total Domestic and Foreign Deposits		21,430
Federal funds purchased, etc.		928
Other liabilities		169
Total Liabilities		22,527

EQUITY CAPITAL

Common stock		1,002
Surplus		660
Undivided profits		23
Total Equity Capital		1,685
Total Liabilities and Equity Capital		24,212

Anaheim National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,065
Interest on balances with banks	15
Income on Federal funds sold	354
Interest and dividends on investments	270
Other operating income	318
Total operating income	4,022
OPERATING EXPENSE	
Salaries and employee benefits	919
Interest on deposits	2,169
Interest on Federal funds purchased and other borrowings	24
Occupancy and furniture and equipment expense	220
Provision for loan losses	285
Other operating expense	700
Total operating expense	4,317
NET OPERATING INCOME	-295
Income before extraordinary items	-295
Net securities gains (losses)	3
Extraordinary charges (credits)	
NET INCOME	-292
Cash dividends paid	50
NET CHANGE IN CAPITAL	-342

Bank of America National Trust and Savings Association

Incorporated August 10, 1904

Bank of America Center, San Francisco 94104 Tel: (415) 622-3456

Principal Officers: Samuel H. Armacost, President; Leland S. Prussia, Chairman of the Board; C.J. Medberry, Chairman of the Executive Committee; Arthur V. Toupin, Vice Chairman; Robert W. Frick, Executive Vice President & Cashier; W. H. Bolin, George W. Coombe, Jr., T. A. Deane, M. Elenbaas, Verone C. Gibb, H. H. Jackson, Cal Jones, K. V. Larkin, M. E. McMillen, J. M. Mickel, J.P. Miscoll, Lawrence E. Nerheim, R. Puz, K.S. Smedby, Lloyd J. Sugaski, J. R. Vella, Robert G. Wade, J. B. Weisler, William V. Young, Executive Vice Presidents; K. D. Martin, Senior Vice President and Controller.

Directors: Samuel H. Armacost, Roy L. Ash, John R. Beckett, C.B. Branch, Andrew F. Brimmer, C.R. Dahl, R. Burt Gookin, John R. Grey, Walter A. Haas, Jr., Najeeb E. Halaby, Philip M. Hawley, Ignacio E. Lozano, Jr., Cornell C. Maier, T. M. McDaniel, Jr., Rene C. McPherson, C.J. Medberry, Ruben F. Mettler, Franklin D. Murphy, Lucia R. Myers, Peter O'Malley, Leland S. Prussia, Donn B. Tatum, Arthur V. Toupin.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		23,877,048
U. S. Treasury securities		2,041,273
Obligations of U.S. Gov't agencies, etc.		1,516,175
Obligations of States and political subdivisions		1,743,841
Other bonds, notes, and debentures		965,240
Corporate stock		144,281
Trading account securities		660,800
Federal funds sold, etc.		4,512,786
Loans (excluding unearned income)	70,110,479	
LESS: Reserve for possible loan losses	584,018	
Loans (net)		69,526,461
Direct lease financing		1,641,273
Bank premises, furniture and fixtures		1,601,562
Other real estate owned		52,859
Investments in unconsolidated subsidiaries		430,574
Customers' liability on acceptances outstanding		5,974,531
Other assets		3,666,006
Total Assets		118,354,710

LIABILITIES

Demand deposits (IPC)		10,069,260
Time and savings deposits (IPC)		38,560,183
Deposits of U.S. Government		282,681
Deposits of States and municipalities		1,001,007
Deposits of foreign governments		1,212,924
Deposits of commercial banks		3,133,930
Certified and officers checks		544,910
Total Domestic Deposits	54,804,895	
Demand deposits	11,728,845	
Time and savings deposits	43,076,050	
Deposits in Foreign Offices		40,860,703
Total Domestic and Foreign Deposits		95,665,598
Federal funds purchased, etc.		5,376,697
Other liabilities for borrowed money		2,521,222
Mortgage indebtedness		83,083
Acceptances executed and outstanding		5,975,222
Other liabilities		4,614,199
Total Liabilities		114,236,021

EQUITY CAPITAL

Common stock	1,073,092
Surplus	1,100,000
Undivided profits	1,945,597
Total Equity Capital	4,118,689
Total Liabilities and Equity Capital	118,354,710

Parent company: BankAmerica Corporation.

Subsidiaries: Asset Holding Co., Inc.; BA Asia, Ltd.; BA Australia, Ltd.; BA Cheque Corporation, BA Finance (Hong Kong) Ltd.; BA Finance (Japan) Ltd; BA Finance and Securities (Thailand) Ltd; .BA Investment Management Corporation; BA Leasing Corporation; BA Mortgage Company of Arizona; BA Mortgage Company of Chicago; BA Mortgage Company of Dallas BA Mortgage Company of Denver; BA Mortgage Company of Florida; BA Mortgage Company of Georgia; BA Mortgage Company of San Antonio; BA Mortgage Company of Washington; BAI Bank (Cayman) Ltd.; Bamerical Caribbean Finance Company, Inc.; Bamerical Mortgage and Finance Company, Inc.; Bamerilease, Capital Corporation; Bamerilease, Inc.; Banca America E D'Italia; Bank of America Canada; Bank of America International Ltd.; Bank of America (Jersey) Ltd.; Bank of America S.A. (Costa Rica); Bank of America S.A.E., (Spain); BankAmerica Finance, Ltd; BankAmerica Holding Company, S.A.; BankAmerica International; BankAmerica International Finance Corporation; BankAmerica International, Nassau, Bahamas; BankAmerica Realty Services, Inc; BankAmerica Trust and Banking Corporation (Bahamas); BankAmerica Trust and Banking Corporation (Cayman), Ltd; BankAmerica Trust and Banking

Bank of America National Trust and Savings Association —Continued

Corporation (Gibralter); BankAmerica TrustCompany (Hong Kong) Ltd.; BankAmerica Trust Company (Jersey) Ltd.; BankAmerilease-Atlanta, Boston, Chicago, Cleveland, Dallas, Houston, London, Los Angeles, Minneapolis, New York, Seattle; Bankhaus Centrale Credit A.G.; Commercial Bank of Africa, Ltd.; Decimus Corporation; FINABAI - Societe Financiere, S.A.; Finamerica Paraguaya; FinanceAmerica Corporation; Financiera Bamerical, S.A.; Financiera de America, S.A.

Branch offices (domestic) (1,134): Agoura, Alameda (3), Alamo, Albany, Alhambra (3), Altadena, Alturas, Anaheim (9), Anderson, Angels Camp, Angwin, Antioch (2), Apple Valley, Aptos, Arbuckle, Arcadia (2), Arcata, Arnold, Arroyo Grande, Artesia, Arvin, Atascadero, Atwater, Auburn (3), Avenal, Azusa (2), Bakersfield (10), Balboa, Baldwin Park, Banning, Barstow, Beaumont, Bell, Bellflower, Bell Gardens, Belmont (2), Benicia (2), Ben Lomond, Berkeley (6), Beverly Hills (6), Big Bear Lake, Biggs, Bishop (2), Bloomington, Blythe, Bonita, Brawley, Brea, Brentwood, Bridgeport, Brisbane, Buena Park (4), Burbank (5), Burlingame (2), Burney, Calexico(2), Calimesa, Calipatria, Calistoga, Camarillo, Cambria, Campbell (2), Camp Pendelton, Canoga Park (4), Capitola, Cardiff-By-The-Sea, Carlsbad (2), Carmel (2), Carmel Valley Village, Carmichael (2), Carson (3), Castro Valley, Castroville, Cedarville, Cerritos (2), Chatsworth (2), Chester, Chico (3), Chino (2), Chowchilla, Chula Vista (4), Citrus Heights (3), City of Commerce (2), City of Industry, Claremont (2), Clearlake, Cloverdale, Clovis (2), Coalinga, Colfax, Colton, Colusa, Compton, Concord (4), Corning, Corona (2), Corona del Mar, Coronado (2), Corte Madera, Costa Mesa (4), Covina (2), Crescent City, Culver City (4), Cupertino, Cypress, Daly City (4), Dana Point, Danville, Davis, Delano, Del Mar, Del Rey, Desert Hot Springs, Diamond Bar, Dinuba, Dixon, Dos Palos, Downey (4), Duarte, Dunsmuir, Eagle Mountain, El Cajon (5), El Centro, El Cerrito, Elk Grove, El Monte (4), El Segundo (2), El Sobrante, El Toro (3), Emeryville, Encinitas (2), Encino, Escondido (5), Eureka (3), Exeter, Fairfax, Fairfield (3), Fair Oaks, Fallbrook (2), Fall River Mills, Ferndale, Fillmore, Firebaugh, Folsom, Fontana, Fort Bragg, Fortuna, Foster City, Fountain Valley, Fowler, Fremont (4), Fresno (17), Fullerton (4), Garberville, Gardena (3), Garden Grove (4), Geyserville, Gilroy, Glennbrook, Glendale (5), Glendora (3), Goleta (3), Gonzales, Granada Hills, Grass Valley (2), Gridley, Guerneville, Gustine, Hacienda Heights (2), Half Moon Bay, Hanford (2), Harbor City, Hawaiian Gardens, Hawthorne (2), Hayward (5), Healdsburg, Hemet (3), Hermosa Beach, Hesperia, Highland, Hilmar, Hollister, Hollywood (11), Huntington Beach (5), Huntington Park (2), Imperial, Imperial Beach, Indio (2), Inglewood (3), Ione, Irvine (2), Isleton, Jackson, Julian, Kelseyville, Kerman, King City, Kingsburg, Knights Landing, La Canada, La Crescenta, Lafayette, Laguna Beach, Laguna Hills, Laguna Niguel (2), La Habra (3), La Jolla (2), Lake Arrowhead (2), Lake Isabella, Lakeport, Lakeside, Lakewood (2), La Mesa (2), La Mirada, Lamont, Lancaster (4), La Palma, La Puente, Larkspur, La Verne, Lemon Grove, Lemoore, Lincoln, Lindsay, Little Rock, Live Oak, Livermore, Livingston, Lodi (3), Loma Linda, Lompoc (2), Lone Pine, Long Beach (17), Loomis, Los Alamitos, Los Altos (2), Los Angeles (67), Los Banos, Los Gatos (2), Los Molinos, Los Osos, Lower Lake, Loyalton, Lucerne Valley, Lynwood, Madera (2), Malibu (2), Mammoth Lakes, Manhattan Beach, Manteca, Marina, Marina del Rey, Mariposa, Markleeville, Martinez (2), Marysville (2), McCloud, McKinleyville, Mendocino, Menlo Park (3), Merced (2), Millbrae, Mill Valley (2), Milpitas, Mission Hills, Mission Viejo (3), Modesto (6), Moffett Field, Mojave, Monrovia, Montebello (2), Monterey (4), Monterey Park (2), Montrose, Morgan Hill, Morro Bay (2), Mountain View (3), Mount Shasta, Napa (3), National City (2), Needles, Nevada City, Newark (2), Newbury Park, Newcastle, Newhall, Newport Beach (6), Norco, North Highlands, North Hollywood (2), Northridge (2), Norwalk (2), Novato (2), Oakdale, Oakhurst, Oakland (21), Oceanside (3), Oildale, Ojai, Ontario (3), Orange (6), Orangevale, Orinda, Orland, Oroville (2), Oxnard (3), Pacifica (2), Pacific Grove, Pacific Palisades, Palmdale, Palm Desert, Palm Springs (4), Palo Alto (4), Palos Verdes Estates, Panorama City (4), Paradise, Paramount, Pasadena (7), Paso Robles, Pescadero, Petaluma (2), Pico Rivera, Pinole, Piru, Pismo Beach, Pittsburg, Placentia (2), Placerville (2), Pleasant Hill, Pleasanton (2), Point Arena, Point Reyes Station, Pollock Pines, Pomona (3), Port Hueneme, Porterville, Portola, Poway, Quincy, Ramona, Rancho Cordova,Rancho Cucamonga (2), Rancho Mirage, Rancho Palos Verdes, Red Bluff (3), Redding (3), Redlands (2), Redondo Beach (3), Redwood City (4), Reedley, Reseda (2), Rheem Valley, Rialto, Richmond (3), Ridgecrest (2), Rio Linda, Rio Vista, Ripon, Riverside (6), Rohnert Park, Rolling Hills Estates, Rosemead (3), Roseville (3), Rowland Heights, Rubidoux, Running Springs, Sacramento (28), St. Helena, Salinas (4), Salton City, San Anselmo, San Bernardino (7), San Bruno (2), San Carlos, San Clemente (2), San Diego (30), San Dimas (2), San Fernando, San Francisco (66), San Gabriel, Sanger, San Jose (29), San Juan Bautista, San Juan Capistrano, San Leandro (3), San Luis Obispo (2), San Marcos, San Marino, San Mateo (5), San Pablo, San Pedro (4), San Rafael (4), San Ramon (2), Santa Ana (7), Santa Barbara (5), Santa Clara (4), Santa Cruz (3), Santa Fe Springs (3), Santa Maria (3), Santa Monica (4), Santa Paula, Santa Rosa (6), Santa Susana, Santee, Saratoga, Saugus, Sausalito, Scotts Valley, Seal Beach, Seaside, Sebastopol, Selma, Sepulveda, Shafter, Sherman Oaks (3), Sierra Madre, Simi Valley, Solana Beach, Soledad, Sonoma, Sonora (2), South Gate (2), South Laguna, South Lake Tahoe (2), South Pasadena, South San Francisco (2), Spring Valley (2), Stanton, Stockton (7), Studio City, Sun City, Sunland, Sunnyvale (5), Sun Valley, Susanville, Sutter Creek, Sylmar, Taft, Tahoe City (2), Tarzana, Temecula, Temple City, Thousand Oaks (2), Three Rivers, Tiburon, Tipton, Tomales, Torrance (5), Tracy, Travis Air Force Base, Truckee, Tujunga, Tulare, Tulelake, Turlock (2), Tustin (2), Twentynine Palms, Ukiah, Union City (2), Universal City, Upland (2), Vacaville, Valencia, Vallejo (4), Valley Ford, Van Nuys (3), Venice, Ventura (6), Vernon, Victorville (2), Villa Park, Visalia (2), Vista (2), Walnut, Walnut Creek (4), Wasco, Watsonville (2), Weaverville, West Covina (2), Westlake Village, West Los Angeles, Westminster (2), Westwood, West Sacramento, Wheatland, Whittier (3), Williams, Willits, Willows, Wilmington, Winters, Woodlake, Woodland, Woodland Hills (4), Yorba Linda (2), Yreka, Yuba City (2), Yucaipa, Yucca Valley.

Branch offices (foreign) (111): Argentina: Buenos Aires (4), Cordoba, Mendoza, Rosario; Austria: Vienna; Bahrain: Manama; Belgium: Antwerp, Brussels; Bolivia: Cochabamba, La Paz, Santa Cruz de la Sierra; Brunei: Brunei; Channel Islands: Jersey; Chile: Santiago, Valparaiso; Denmark: Copenhagen; Dominican Republic: Salcedo, Santiago, Santo Domingo (2), Ecuador: Guayaquil, Quito (2); Egypt: Alexandria, Cairo; El Savador: San Salvador; France: Paris; Germany: Dusseldorf, Frankfurt, Hamburg, Munich, Nuremberg, Stuttgart; Greece: Athens, Piraeus, Thessaloniki; Guam: Agana, Tamuning; Guatemala: Guatemala City (3); Honduras: Comayaguela, San Pedro Sula, Tegucigalpa; Hong Kong: Aberdeen, Causeway Bay, Hong Kong (3), Kowloon (4), Tsuen Wan; India: Bombay, Calcutta, Madras, New Delhi; Indonesia: Jakarta (2); Ireland: Dublin; Japan: Kobe, Osaka, Tokyo, Yokohama; Korea: Busan, Seoul; Lebanon: Beirut; Malaysia: Kuala Lumpur; Netherlands: Amsterdam, Rotterdam; Netherlands Antilles: Willemstad; Nicaragua: Managua; Pakistan: Islamabad, Karachi, Lahore; Panama: Colon, Colon Free Zone, David, Panama City (3); Paraguay: Asuncion (3), Encarnacion; Peru: Lima; Philippines: Manila; Puerto Rico: San Juan; Singapore: Singapore (4); Sri Lanka: Colombo; Switzerland: Zurich; Taiwan: Taipei; Thailand: Bangkok; United Kingdom: Birmingham, Edinburgh, London, Manchester; Uruguay: Montevideo (2); Virgin Islands: Charlotte Amalie, Christiansted, Tutu; West Indies: Anguilla, Grand Cayman.

Bank of America National Trust and Savings Association —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	10,134,945
Interest on balances with banks	2,398,426
Income on Federal funds sold	528,007
Interest and dividends on investments	569,467
Income from direct lease financing	87,636
Trust department income	68,300
Other operating income	825,973
Total operating income	14,612,754

OPERATING EXPENSE

Salaries and employee benefits	1,467,287
Interest on deposits	10,311,977
Interest on Federal funds purchased and other borrowings	889,552
Occupancy and furniture and equipment expense	426,218
Provision for loan losses	295,918
Other operating expense	585,884
Total operating expense	13,976,836
NET OPERATING INCOME	635,918
Applicable income taxes	206,174
Income before extraordinary items	429,744
Net securities gains (losses)	60
Extraordinary charges (credits)	
NET INCOME	429,804
Other increases (decreases) in capital	-160,653
Cash dividends paid	251,332
NET CHANGE IN CAPITAL	17,819

Bank of America National Trust and Savings Association —Continued

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	7,934,358
(b) Stocks	4,126,975
(c) Real Estate Loans	388,500
(d) Other Loans	522,803
(e) Real Estate	762,421
(f) Savings and Loan, Other Thrift Deposits	831
(g) Miscellaneous	1,279,143
Time Deposits:	
(a) Own Bank	326,581
(b) Other Banks	151,688
Demand Deposits:	
(a) Own Bank	-82,190
(b) Other Banks	298
Local Agency Security Investments	1,508,679
Corporate Investments	2,346,909
Agency,Safekeeping,Custodian, and Escrow Investments	13,781,347
Advances or Overdrafts	220,552
Total Assets	33,268,895

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	1,449,004
(b) Personal Living Trusts	2,222,579
(c) Employee Benefit Trusts	12,460,321
(d) Collective Investment Funds	4,309,057
(e) Less units of Collective Investment Funds	-5,354,633
Total Fiduciary Accounts	15,086,328
Local Agency Security Accounts	1,508,803
Corporate Accounts	2,536,940
Agency,Safekeeping,Custodian, and Escrow Accounts	13,916,272
Due to Commercial Department, Advances or Overdrafts	220,552
Total Liabilities	33,268,895
Market value-Securities deposited with State Treasurer: Court	955
Market value-Securities deposited with State Treasurer: Private	198

The Bank of California, N.A.

Incorporated February 5, 1910

400 California Street, San Francisco 94104 Tel: (415) 765-0400

Principal Officers: Chauncey E. Schmidt, Chairman of the Board, President and Chief Executive Officer; Jay L. Doty, Harrison F. Tempest, Ross P. Williams, Jr., Executive Vice Presidents; David W. Ehlers, Senior Vice President and Controller, Stanley S. Stroup, Senior Vice President & General Counsel; Bonnie H. Hemmerling, Vice President & Corporate Secretary.

Directors: Ambassador Shirley Temple Black, E.H. Boullioun, Alfred W. Eames, Jr., Robert T. Grohman, William H. Kilkenny, Luis G. Nogales, Carl W. Robertson, Chauncey E. Schmidt, George M. Shapiro, David E. Skinner, Paul W. Steere, Wm. S. Towne, Brooks Walker, Jr., Henry A. Walker, Jr., Louis Warschaw, Samuel L. Williams.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		584,422
U. S. Treasury securities		1,026
Obligations of U.S. Gov't agencies, etc.		64,065
Obligations of States and political subdivisions		278,782
Other bonds, notes, and debentures		10,000
Corporate stock		4,398
Trading account securities		45,511
Federal funds sold, etc.		121,883
Loans (excluding unearned income)	2,563,161	
LESS: Reserve for possible loan losses	30,055	
Loans (net)		2,533,106
Direct lease financing		347
Bank premises, furniture and fixtures		69,561
Other real estate owned		4,555
Customers' liability on acceptances outstanding		607,248
Other assets		83,950
Total Assets		4,408,854

LIABILITIES

Demand deposits (IPC)		496,388
Time and savings deposits (IPC)		997,764
Deposits of U.S. Government		6,688
Deposits of States and municipalities		151,259
Deposits of foreign governments		1,263
Deposits of commercial banks		66,693
Certified and officers checks		22,361
Total Domestic Deposits	1,742,416	
Demand deposits	598,589	
Time and savings deposits	1,143,827	
Deposits in Foreign Offices		550,440
Total Domestic and Foreign Deposits		2,292,856
Federal funds purchased, etc.		1,103,456
Other liabilities for borrowed money		102,771
Mortgage indebtedness		35,665
Acceptances executed and outstanding		607,248
Other liabilities		54,669
Total Liabilities		4,196,665
Subordinated notes and debentures		23,560

EQUITY CAPITAL

Common stock	66,174
Surplus	57,671
Undivided profits	64,784
Total Equity Capital	188,629
Total Liabilities and Equity Capital	4,408,854

Parent company: BanCal Tri-State Corporation.

Subsidiaries: BanCal Leasing Company, Inc.; Bank of California International Corporation (Edge Act Corporation); Bancofcal Building Corporation.

Branch offices (50): Auburn (2), Berkeley, Beverly Hills, Burlingame, Central Valley, Ceres, Danville, Davis, Enterprise, Hollister, Los Angeles, Martinez, Menlo Park, Modesto (2), Newport Beach, Oakland, Palo Alto (2), Pleasant Hill, Redding, Redwood City, Rialto, Riverbank, Sacramento (2), San Bernardino (3), San Carlos, San Diego, San Jose (2), San Leandro, San Mateo, Stockton, Sunnyvale, Turlock (2), Walnut Creek, Nassau, Bahamas, London, England, Tokyo, Japan, Portland, Oregon, Cebu City, Manila, Philippines, Seattle, Washington (2), Tacoma, Washington.

The Bank of California, N.A. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	342,849
Interest on balances with banks	51,347
Income on Federal funds sold	23,370
Interest and dividends on investments	31,834
Income from direct lease financing	471
Trust department income	16,423
Other operating income	37,426
Total operating income	503,720

OPERATING EXPENSE

Salaries and employee benefits	75,135
Interest on deposits	215,180
Interest on Federal funds purchased and other borrowings	140,384
Occupancy and furniture and equipment expense	17,225
Provision for loan losses	5,211
Other operating expense	38,651
Total operating expense	491,786
NET OPERATING INCOME	11,934
Applicable income taxes	165
Income before extraordinary items	11,769
Net securities gains (losses)	-1,057
Extraordinary charges (credits)	
NET INCOME	10,712
Other increases (decreases) in capital	674
Cash dividends paid	4,559
NET CHANGE IN CAPITAL	6,827

The Bank of California, N.A. —Continued

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	315,896
(b) Stocks	460,684
(c) Real Estate Loans	18,797
(d) Other Loans	103,970
(e) Real Estate	45,647
(f) Savings and Loan, Other Thrift Deposits	1,626
(g) Miscellaneous	31,560
Time Deposits:	
(a) Own Bank	530
(b) Other Banks	2,556
Demand Deposits:	
(a) Own Bank	6,325
(b) Other Banks	4
Local Agency Security Investments	375,298
Corporate Investments	51,127
Agency,Safekeeping,Custodian, and Escrow Investments	3,358,202
Advances or Overdrafts	26,696
Total Assets	4,798,918

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	264,600
(b) Personal Living Trusts	336,759
(c) Employee Benefit Trusts	313,341
(d) Collective Investment Funds	400,902
(e) Less units of Collective Investment Funds	-332,301
Total Fiduciary Accounts	983,301
Local Agency Security Accounts	375,298
Corporate Accounts	53,106
Agency,Safekeeping,Custodian, and Escrow Accounts	3,360,517
Due to Commercial Department, Advances or Overdrafts	26,696
Total Liabilities	4,798,918
Market value-Securities deposited with State Treasurer: Court	642
Market value-Securities deposited with State Treasurer: Private	266

California National Bank

Established October 16, 1980

601 Montgomery Street, San Francisco 94111 Tel: (415) 956-7878

Principal Officers: Paul P. L. Ma, Chairman of the Board; Henry B. Jamison, President and Chief Executive Officer; Harold R. Arthur, Vice President and Cashier; Joseph W. N. Kwok, Vice President and Chief Credit Officer.

Directors: Harold R. Arthur, Michael H. Y. Chau, Steven J. T. Doi, Victor W. Huang, Henry B. Jamison, Joseph W. N. Kwok, Paul P. L. Ma, Jimmy G. S. Ong, Anselmo Revelo, Vincent T. C. Tai, Joseph T. S. Yang.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,167
U. S. Treasury securities		2,097
Obligations of U.S. Gov't agencies, etc.		6,730
Obligations of States and political subdivisions		852
Other bonds, notes, and debentures		152
Federal funds sold, etc.		4,000
Loans (excluding unearned income)	22,856	
LESS: Reserve for possible loan losses	117	
Loans (net)		22,739
Bank premises, furniture and fixtures		894
Other assets		1,191
Total Assets		40,822

LIABILITIES

Demand deposits (IPC)		5,525
Time and savings deposits (IPC)		14,601
Deposits of U.S. Government		100
Deposits of States and municipalities		8,534
Deposits of commercial banks		211
Certified and officers checks		2,368
Total Domestic Deposits	31,339	
Demand deposits	9,181	
Time and savings deposits	22,159	
Total Domestic and Foreign Deposits		31,339
Other liabilities for borrowed money		3,229
Other liabilities		916
Total Liabilities		35,484

EQUITY CAPITAL

Common stock	2,536
Surplus	2,536
Undivided profits	266
Total Equity Capital	5,338
Total Liabilities and Equity Capital	40,822

Branch office: San Jose.

California National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,383
Interest on balances with banks	56
Income on Federal funds sold	208
Interest and dividends on investments	703
Other operating income	34
Total operating income	3,384
OPERATING EXPENSE	
Salaries and employee benefits	533
Interest on deposits	1,759
Interest on Federal funds purchased and other borrowings	29
Occupancy and furniture and equipment expense	295
Provision for loan losses	78
Other operating expense	294
Total operating expense	2,988
NET OPERATING INCOME	396
Applicable income taxes	154
Income before extraordinary items	242
Extraordinary charges (credits)	
NET INCOME	242
Cash dividends paid	25
NET CHANGE IN CAPITAL	217

California Pacific National Bank

Established September 4, 1980

609 South Grand Avenue, Los Angeles 90017 Tel: (213) 629-5252

Principal Officers: Robb Evans, Chairman of the Board and Chief Executive Officer; Dietmar Schmidt-Wenzel, President; Richard W. Chan, Executive Vice President; Hector Mokhtarian, Vice President and Cashier.

Directors: David P. Bushnell, Robb Evans, Gene G. Harter, Eileen Ku, Howard K. Lee, John H. Nessley, Dietmar Schmidt-Wenzel, Li Yu, Klaus Peter Zech.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,867
U. S. Treasury securities		3,474
Obligations of U.S. Gov't agencies, etc.		5,507
Other bonds, notes, and debentures		180
Federal funds sold, etc.		4,725
Loans (excluding unearned income)	32,378	
LESS: Reserve for possible loan losses	241	
Loans (net)		32,137
Bank premises, furniture and fixtures		1,271
Other assets		2,035
Total Assets		54,196

LIABILITIES

Demand deposits (IPC)		6,695
Time and savings deposits (IPC)		31,691
Deposits of States and municipalities		200
Deposits of commercial banks		185
Certified and officers checks		2,235
Total Domestic Deposits	41,006	
Demand deposits	9,115	
Time and savings deposits	31,891	
Total Domestic and Foreign Deposits		41,006
Federal funds purchased, etc.		5,341
Other liabilities for borrowed money		106
Other liabilities		1,417
Total Liabilities		47,870

EQUITY CAPITAL

Common stock		3,000
Surplus		2,957
Undivided profits		369
Total Equity Capital		6,326
Total Liabilities and Equity Capital		54,196

Branch office: Los Angeles.

California Pacific National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,109
Interest on balances with banks	314
Income on Federal funds sold	1,024
Interest and dividends on investments	707
Other operating income	203
Total operating income	5,357
OPERATING EXPENSE	
Salaries and employee benefits	987
Interest on deposits	2,506
Interest on Federal funds purchased and other borrowings	371
Occupancy and furniture and equipment expense	269
Provision for loan losses	155
Other operating expense	571
Total operating expense	4,859
NET OPERATING INCOME	498
Applicable income taxes	134
Income before extraordinary items	364
Net securities gains (losses)	29
Extraordinary charges (credits)	
NET INCOME	393
NET CHANGE IN CAPITAL	393

Capistrano National Bank

Incorporated October 24, 1975

31873 Del Obispo, San Juan Capistrano 92675 Tel: (714) 496-8601

Principal Officers: Joseph P. Munger, President; Thomas Viscounty, Executive Vice President; Meredith L. Russell, Executive Vice President; Valerie J. Dufourd, Vice President & Cashier; William McClung, Senior Vice President.

Directors: Cecil Bunnell, Roy Byrnes, Alfred Cornwell, Sr., Donald W. Douglas, Robert C. Gannon, F. Roy Garbarine, Richard Hallmark, Thomas E. Johnston, Joseph P. Munger, Margaret Olsen, Thomas C. Rowe, Meredith Russell.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		6,373
U. S. Treasury securities		1,587
Obligations of U.S. Gov't agencies, etc.		900
Obligations of States and political subdivisions		2,265
Other bonds, notes, and debentures		148
Federal funds sold, etc.		4,400
Loans (excluding unearned income)	42,268	
LESS: Reserve for possible loan losses	308	
Loans (net)		41,960
Direct lease financing		1,702
Bank premises, furniture and fixtures		3,579
Other real estate owned		1,148
Other assets		1,885
Total Assets		65,947

LIABILITIES

Demand deposits (IPC)		17,092
Time and savings deposits (IPC)		36,714
Deposits of States and municipalities		2,900
Deposits of commercial banks		151
Certified and officers checks		3,185
Total Domestic Deposits	60,042	
Demand deposits	20,373	
Time and savings deposits	39,669	
Total Domestic and Foreign Deposits		60,042
Federal funds purchased, etc.		1,318
Mortgage indebtedness		291
Other liabilities		547
Total Liabilities		62,198

EQUITY CAPITAL

Common stock	1,373
Surplus	2,616
Undivided profits	-240
Total Equity Capital	3,749
Total Liabilities and Equity Capital	65,947

Branch offices (3): Fullerton, Irvine, Santa Ana.

Capistrano National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	6,797
Interest on balances with banks	19
Income on Federal funds sold	764
Interest and dividends on investments	332
Other operating income	493
Total operating income	8,405

OPERATING EXPENSE

Salaries and employee benefits	1,899
Interest on deposits	3,957
Occupancy and furniture and equipment expense	455
Provision for loan losses	208
Other operating expense	1,524
Total operating expense	8,043
NET OPERATING INCOME	362
Applicable income taxes	42
Income before extraordinary items	320
Extraordinary charges (credits)	
NET INCOME	320
Other increases (decreases) in capital	-340
Cash dividends paid	3
NET CHANGE IN CAPITAL	-23

Center National Bank

Established May 14, 1982

20855 Ventura Boulevard, Woodland Hills 91364 **Tel: (213) 710-1900**

Principal Officers: J. Albert White, President & Chief Executive Officer; Sharon Weir Louttit, Senior Vice President & Cashier; Michael J. McKinniss, Senior Vice President & Loan Administrator

Directors: Lorelei Augusta, Michael Bays, Jim Bess, Bud Cashen, Martin Levine, Sheldon Lytton, Alice Rodgers, Bill Smith, J. Albert White.

STATEMFNT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		371
Obligations of U.S. Gov't agencies, etc.		90
Federal funds sold, etc.		420
Loans (excluding unearned income)	2,080	
LESS: Reserve for possible loan losses		
Loans (net)		2,080
Bank premises, furniture and fixtures		314
Other assets		23
Total Assets		3,298
LIABILITIES		
Demand deposits (IPC)		36
Time and savings deposits (IPC)		178
Certified and officers checks		178
Total Domestic Deposits	392	
Demand deposits	214	
Time and savings deposits	178	
Total Domestic and Foreign Deposits		392
Other liabilities		32
Total Liabilities		424
EQUITY CAPITAL		
Common stock		1,569
Surplus		1,531
Undivided profits		-226
Total Equity Capital		2,874
Total Liabilities and Equity Capital		3,298

Charter National Bank

Established May 10, 1982

16810 Ventura Boulevard, Encino 91436 Tel: (213) 906-8000

Principal Officers: Frank J. Sabetta, President & Chief Executive Officer; Brian G. Hollister, Senior Vice President & Cashier; Gerald C. Budd, Senior Vice Preident & Senior Credit Officer.

Directors: Arthr A. Alici, Sanford Arak, Joel I. Burdman, Mac D. Icker, David R. Podolsky, Sheldon A.P. Rosenthal, M.D., Frank J. Sabetta, Melvin D. Sapiro, Leo C. Ward, D.D.S., George A. Weinstock.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		614
Obligations of U.S. Gov't agencies, etc.		705
Other bonds, notes, and debentures		90
Federal funds sold, etc.		7,000
Loans (excluding unearned income)	2,028	
LESS: Reserve for possible loan losses	8	
Loans (net)		2,020
Bank premises, furniture and fixtures		489
Other assets		131
Total Assets		11,049
LIABILITIES		
Demand deposits (IPC)		1,985
Time and savings deposits (IPC)		5,619
Deposits of U.S. Government		13
Deposits of commercial banks		4
Certified and officers checks		272
Total Domestic Deposits	7,893	
Demand deposits	2,274	
Time and savings deposits	5,619	
Total Domestic and Foreign Deposits		7,893
Federal funds purchased, etc.		286
Other liabilities		51
Total Liabilities		8,230
EQUITY CAPITAL		
Common stock		3,000
Undivided profits		-181
Total Equity Capital		2,819
Total Liabilities and Equity Capital		11,049

Citizens National Bank

Incorporated May 11, 1973

400 No. Irwin, Hanford 93230 Tel: (209) 584-4411

Principal Officers: W.T. Davis, Chairman of the Board and President; K.R. Keeney, Vice President & Cashier.

Directors: Michael J. Brown, Dr. Lloyd F. Christensen, W.T. Davis, Maurice M. Green, Robert E. Greene, Cornelius M. Maaskant, Raymond A. Mustain, Robert L. Tos.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		1,053
U. S. Treasury securities		799
Obligations of U.S. Gov't agencies, etc.		1,700
Obligations of States and political subdivisions		440
Other bonds, notes, and debentures		29
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	8,027	
LESS: Reserve for possible loan losses	110	
Loans (net)		7,917
Bank premises, furniture and fixtures		542
Other real estate owned		70
Other assets		324
Total Assets		13,874
LIABILITIES		
Demand deposits (IPC)		3,733
Time and savings deposits (IPC)		8,106
Deposits of U.S. Government		31
Deposits of States and municipalities		200
Certified and officers checks		124
Total Domestic Deposits	12,194	
Demand deposits	3,888	
Time and savings deposits	8,306	
Total Domestic and Foreign Deposits		12,194
Federal funds purchased, etc.		399
Other liabilities for borrowed money		153
Other liabilities		133
Total Liabilities		12,879
EQUITY CAPITAL		
Common stock		593
Surplus		366
Undivided profits		36
Total Equity Capital		995
Total Liabilities and Equity Capital		13,874

Branch offices (2): Lemoore, Tulare.

Citizens National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,341
Income on Federal funds sold	82
Interest and dividends on investments	347
Other operating income	142
Total operating income	1,912
OPERATING EXPENSE	
Salaries and employee benefits	515
Interest on deposits	765
Interest on Federal funds purchased and other borrowings	80
Occupancy and furniture and equipment expense	146
Provision for loan losses	95
Other operating expense	328
Total operating expense	1,929
NET OPERATING INCOME	-17
Income before extraordinary items	-17
Extraordinary charges (credits)	
NET INCOME	-17
Other increases (decreases) in capital	-6
NET CHANGE IN CAPITAL	-23

City National Bank

Incorporated December 4, 1953

400 No. Roxbury Dr., Beverly Hills 90210 Tel: (213) 550-5400

Principal Officers: Bram Goldsmith, Chairman of the Board & Chief Executive Officer; William L. Olsen, President; James P. Del Guercio, Executive Vice President, General Counsel & Secretary; A. L. Kyman, Executive Vice President; J. F. Schulte, Executive Vice President & Senior Financial Officer; Geoffrey Williams, Senior Vice President and Senior Trust Officer; Raymond M. Podesta, Secretary & Senior Vice President; Nell A. Cox, N. Gore, Thomas G. O'Mara, D. Ross, W. Heineman, Senior Vice Presidents.

Directors: Louis C. Blau, Richard L. Bloch, Stuart D. Buchalter, Nell A. Cox, Isadore Familian, Bram Goldsmith, Russell D. Goldsmith, Burton S. Horwich, Eugene V. Klein, George Konheim, Chester I. Lappen, Sid B. Levine, Gerald M. Lushing, William L. Olsen, A. Jerrold Perenchio, John J. Pollon, Robert E. Schultz.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		168,681
U. S. Treasury securities		97,820
Obligations of U.S. Gov't agencies, etc.		41,640
Obligations of States and political subdivisions		189,048
Other bonds, notes, and debentures		3,086
Corporate stock		801
Trading account securities		6,699
Federal funds sold, etc.		144,500
Loans (excluding unearned income)	840,549	
LESS: Reserve for possible loan losses	7,907	
Loans (net)		832,642
Direct lease financing		41,325
Bank premises, furniture and fixtures		33,247
Other real estate owned		3,110
Customers' liability on acceptances outstanding		2,491
Other assets		35,356
Total Assets		1,600,446

LIABILITIES

Demand deposits (IPC)		383,058
Time and savings deposits (IPC)		712,495
Deposits of U.S. Government		12,246
Deposits of States and municipalities		75,525
Deposits of commercial banks		12,703
Certified and officers checks		24,735
Total Domestic Deposits	1,220,762	
Demand deposits	423,401	
Time and savings deposits	797,361	
Total Domestic and Foreign Deposits		1,220,762
Federal funds purchased, etc.		217,699
Other liabilities for borrowed money		7,017
Mortgage indebtedness		7,200
Acceptances executed and outstanding		2,491
Other liabilities		40,571
Total Liabilities		1,495,740
Subordinated notes and debentures		1,500

EQUITY CAPITAL

Common stock	10,000
Surplus	16,691
Undivided profits	76,515
Total Equity Capital	103,206
Total Liabilities and Equity Capital	1,600,446

Parent company: City National Corporation.
Subsidiaries: Citinational Bancorporation, City National Mortgage Company.
Branch offices (25): Beverly Hills, Encino, La Jolla, La Mirada, Los Angeles (10), Newport Beach (3), Palm Desert, Palm Springs, Santa Monica, Sherman Oaks, South El Monte, South Gate, Studio City, Torrance.

City National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	143,960
Interest on balances with banks	5
Income on Federal funds sold	22,746
Interest and dividends on investments	30,910
Income from direct lease financing	940
Trust department income	2,978
Other operating income	27,743
Total operating income	229,282

OPERATING EXPENSE

Salaries and employee benefits	36,736
Interest on deposits	98,572
Interest on Federal funds purchased and other borrowings	36,261
Occupancy and furniture and equipment expense	9,630
Provision for loan losses	7,000
Other operating expense	15,837
Total operating expense	204,036
NET OPERATING INCOME	25,246
Applicable income taxes	4,826
Income before extraordinary items	20,420
Net securities gains (losses)	-841
Extraordinary charges (credits)	
NET INCOME	19,579
Cash dividends paid	4,400
NET CHANGE IN CAPITAL	15,179

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	142,799
(b) Stocks	59,023
(c) Real Estate Loans	14,669
(d) Other Loans	53,262
(e) Real Estate	27,953
(f) Savings and Loan, Other Thrift Deposits	889
(g) Miscellaneous	128,670
Time Deposits:	
(a) Own Bank	25,307
(b) Other Banks	36,644
Demand Deposits:	
(a) Own Bank	2,824
(b) Other Banks	203
Local Agency Security Investments	121,811
Corporate Investments	447
Agency,Safekeeping,Custodian, and Escrow Investments	81,137
Advances or Overdrafts	604
Total Assets	696,242

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	56,493
(b) Personal Living Trusts	68,189
(c) Employee Benefit Trusts	363,845
Total Fiduciary Accounts	488,527
Local Agency Security Accounts	121,811
Corporate Accounts	659
Agency,Safekeeping,Custodian, and Escrow Accounts	84,641
Due to Commercial Department, Advances or Overdrafts	604
Total Liabilities	696,242
Market value-Securities deposited with State Treasurer: Court	501
Market value-Securities deposited with State Treasurer: Private	122

Community First National Bank

Incorporated December 6, 1910

749 Main St., Pleasanton 94566 Tel: (415) 846-2891

Principal Officers: W.R. Harding, President; R.C. Philcox, Executive Vice President and Cashier; Larry M. Lindsey, Dale Turner, Vice Presidents.

Directors: L. Arnold Abrott, Keith Fraser, William H. Gale, Jr., W.R. Harding, J.C. Kolln, Robert C. Philcox, James Trimingham.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		7,185
U. S. Treasury securities		1,706
Obligations of U.S. Gov't agencies, etc.		3,008
Obligations of States and political subdivisions		3,862
Other bonds, notes, and debentures		75
Federal funds sold, etc.		2,500
Loans (excluding unearned income)	29,564	
LESS: Reserve for possible loan losses	141	
Loans (net)		29,423
Bank premises, furniture and fixtures		1,604
Other assets		924
Total Assets		50,287

LIABILITIES

Demand deposits (IPC)		11,519
Time and savings deposits (IPC)		28,936
Deposits of U.S. Government		30
Deposits of States and municipalities		3,646
Certified and officers checks		473
Total Domestic Deposits	44,604	
Demand deposits	12,085	
Time and savings deposits	32,519	
Total Domestic and Foreign Deposits		44,604
Federal funds purchased, etc.		831
Other liabilities for borrowed money		358
Other liabilities		981
Total Liabilities		46,774

EQUITY CAPITAL

Common stock	1,242
Surplus	1,250
Undivided profits	1,021
Total Equity Capital	3,513
Total Liabilities and Equity Capital	50,287

Branch offices (3): Dublin, Livermore, Pleasanton.

Community First National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	4,360
Interest on balances with banks	153
Income on Federal funds sold	68
Interest and dividends on investments	669
Other operating income	258
Total operating income	5,508
OPERATING EXPENSE	
Salaries and employee benefits	1,156
Interest on deposits	2,815
Interest on Federal funds purchased and other borrowings	72
Occupancy and furniture and equipment expense	174
Provision for loan losses	106
Other operating expense	602
Total operating expense	4,925
NET OPERATING INCOME	583
Applicable income taxes	149
Income before extraordinary items	434
Extraordinary charges (credits)	
NET INCOME	434
Other increases (decreases) in capital	55
Cash dividends paid	89
NET CHANGE IN CAPITAL	400

Continental National Bank

Established March 16, 1981

83 East Shaw Avenue, Fresno 93711 Tel: (209) 228-0220

Principal Officers: Stanley K. Coons, President and Chief Executive Officer; Robert T. Mast, Vice President and Cashier; Frank A. Davis, Vice President and Senior Loan Administrator.

Directors: Ronald V. Cloud, Stanley K. Coons, Y. Kiram Goya, Harry M. Hallaian, James H. Kayian, James Kourafas, Martin S. Mazman, Steve M. Volpe, Leonard F. Winegar.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		963
U. S. Treasury securities		936
Obligations of U.S. Gov't agencies, etc.		1,301
Obligations of States and political subdivisions		260
Other bonds, notes, and debentures		180
Federal funds sold, etc.		1,250
Loans (excluding unearned income)	12,781	
LESS: Reserve for possible loan losses	78	
Loans (net)		12,703
Bank premises, furniture and fixtures		1,701
Other assets		386
Total Assets		19,680

LIABILITIES

Demand deposits (IPC)		3,430
Time and savings deposits (IPC)		8,946
Deposits of U.S. Government		5
Deposits of commercial banks		17
Certified and officers checks		260
Total Domestic Deposits	12,658	
Demand deposits	3,712	
Time and savings deposits	8,946	
Total Domestic and Foreign Deposits		12,658
Federal funds purchased, etc.		82
Other liabilities for borrowed money		149
Other liabilities		351
Total Liabilities		13,240

EQUITY CAPITAL

Common stock		3,000
Surplus		2,975
Undivided profits		465
Total Equity Capital		6,440
Total Liabilities and Equity Capital		19,680

Continental National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	823
Income on Federal funds sold	414
Interest and dividends on investments	218
Other operating income	32
Total operating income	1,487
OPERATING EXPENSE	
Salaries and employee benefits	244
Interest on deposits	310
Interest on Federal funds purchased and other borrowings	8
Occupancy and furniture and equipment expense	87
Provision for loan losses	48
Other operating expense	268
Total operating expense	965
NET OPERATING INCOME	522
Applicable income taxes	213
Income before extraordinary items	309
Extraordinary charges (credits)	
NET INCOME	309
Other increases (decreases) in capital	5,904
NET CHANGE IN CAPITAL	6,213

Crocker National Bank

Incorporated November 30, 1870

I Montgomery St., San Francisco 94104 Tel: (415) 477-0456

Principal Officers: John B.M. Place, Chairman of the Board; William L. Morris, Vice Chairman; J. Hallam Dawson, President; Thomas R. Wilcox, Chairman of the Executive Committee; David A. Brooks, Charles M. Stockholm, Senior Executive Vice Presidents; John D. Broderick, Larry F. Clyde, Arthur B. Hall, Owen H. Harper, Woodward Kingman, Fred B. Morrison, George E. Putnam, Lawrence H. Silberman, Stuart F. Siiiloway, Jr., Executive Vice Presidents; Roger M. Kirkpatrick, Senior Vice President.

Directors: Milo W. Bekins, Jr., Donald L. Bower, John A. Brooks, Thomas B. Crowley, Alexander Damm, J. Hallam Dawson, John J. Elmore, Roberta Fenlon, Carl C. Gregory, Peter E. Haas, Stanley Hiller, Jr., Jerome W. Hull, Robert Gibson Johnson, Jerome W. Komes, Richard G. Landis, John G. Lowe, William L. Morris, John B. M. Place, S. Donley Ritchey, James R. Shepley, Robert B. Shetterly, Geoffrey W. Taylor, Malcolm G. Wilcox, Thomas R. Wilcox.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,604,377
U. S. Treasury securities		249,779
Obligations of U.S. Gov't agencies, etc.		64,028
Obligations of States and political subdivisions		527,314
Other bonds, notes, and debentures		15,417
Corporate stock		34,483
Trading account securities		148,404
Federal funds sold, etc.		1,073,074
Loans (excluding unearned income)	15,553,933	
LESS: Reserve for possible loan losses	142,440	
Loans (net)		15,411,493
Direct lease financing		221,743
Bank premises, furniture and fixtures		416,698
Other real estate owned		116,366
Customers' liability on acceptances outstanding		1,033,409
Other assets		716,025
Total Assets		23,632,610

LIABILITIES

Demand deposits (IPC)		2,579,523
Time and savings deposits (IPC)		9,448,110
Deposits of U.S. Government		23,832
Deposits of States and municipalities		809,883
Deposits of foreign governments		273,558
Deposits of commercial banks		567,244
Certified and officers checks		95,906
Total Domestic Deposits	13,798,056	
Demand deposits	3,357,993	
Time and savings deposits	10,440,063	
Deposits in Foreign Offices		3,913,235
Total Domestic and Foreign Deposits		17,711,291
Federal funds purchased, etc.		2,302,036
Other liabilities for borrowed money		780,522
Mortgage indebtedness		15,469
Acceptances executed and outstanding		1,033,409
Other liabilities		794,835
Total Liabilities		22,637,562
Subordinated notes and debentures		8,807

EQUITY CAPITAL

Common stock		421,850
Surplus		422,009
Undivided profits		142,382
Total Equity Capital		986,241
Total Liabilities and Equity Capital		23,632,610

Parent companies: Crocker National Corporation, Midland Bank, plc.

Subsidiaries: Crocker Bank International, Crocker Commercial Services, Crocker Custody Corporation, Crocker Equipment Leasing Inc., Crocker International Banking Corporation, N.V., Crocker International Investment Corporation, Crocker International Trust Company, Ltd. (Cayman), Crocker Investor Lease Corporation; Crocker Nominees, Ltd., Crocker Properties, Inc., Crocker Ventures, Inc, Royal Inns of America Reorganized Company, Inc.

Crocker National Bank —Continued

Branch offices (394): Alhambra, Anaheim (2), Arcadia (3), Arcata, Auburn, Bakersfield (4), Baldwin Park, Barstow, Bellflower, Berkeley (2), Beverly Hills (3), Brawley, Buena Park, Burbank, Burlingame, Calexico, Campbell, Canoga Park (2), Carlsbad, Carmel, Carmel Valley, Carmichael, Castro Valley, Cerritos, Chatsworth, Chico (2), Chula Vista, Citrus Heights, City of Commerce, City of Industry, Colusa, Concord (2), Corte Madera, Costa Mesa (3), Cotati, Covina (2), Culver City, Cupertino, Daly City (2), Downey, Dublin, El Cajon, El Centro, El Monte, El Segundo, Encinitas, Encino, Escondido, Eureka, Fairfax, Fair Oaks (2), Fort Bragg, Fountain Valley, Fremont (3), Fresno (4), Fullerton, Garden Grove (2), Gardena, Glendale (3), Glendora, Goleta, Greenbrae, Hacienda Heights, Hanford, Hawthorne (2), Hayward (3), Healdsburg, Hemet, Hermosa Beach, Hollywood (3), Huntington Beach (2), Indian Wells, Inglewood (2), Irvine (2), Kentfield, Kings Beach, La Canada, La Habra, La Jolla, Lakewood, La Mesa, La Mirada, Lancaster, La Puente, La Verne, Lemon Grove, Lemoore (2), Lennox, Livermore, Loma Linda, Lompoc, Long Beach (3), Los Angeles (37), Los Banos, Los Gatos, Madera, Manhattan Beach, Marysville, Maxwell, Maywood, Menlo Park, Merced, Millbrae, Mill Valley, Mission Hills, Mission Viejo, Modesto (2), Monrovia, Montclair (2), Montebello, Montecito, Monterey, Monterey Park, Moraga, Mountain View (2), Napa, National City, Newport Beach, North Highlands, Northridge (3), Norwalk, Novato, Oakland (3), Oildale, Ontario, Orange (2), Oroville, Oxnard, Pacific Grove, Pacoima, Palm Desert, Palm Springs (2), Palo Alto (5), Panorama City, Pasadena (5), Paso Robles, Pebble Beach, Petaluma (2), Pittsburg, Placerville, Pomona (2), Porterville, Rancho Cordova, Red Bluff, Redding, Redlands, Redondo Beach, Redwood City (2), Reedley, Rheem Valley, Richmond, Riverside (2), Rolling Hills Estates, Sacramento (14), Salinas, San Anselmo, San Bernardino, San Bruno, San Carlos, San Clemente, San Diego (7), San Dimas, San Francisco (24), San Jose (11), San Leandro (2), San Luis Obispo, San Mateo (2), San Pedro, San Rafael (3), San Ysidro, Santa Ana (4), Santa Barbara (4), Santa Clara (2), Santa Cruz, Santa Maria, Santa Monica, Santa Rosa (3), Scotia, Seal Beach, Seaside, Selma, Sherman Oaks, Simi Valley, Sonoma, Sonora, South Gate, South Lake Tahoe, South San Francisco, Stockton (2), Studio City, Sunnyvale (5), Taft, Tahoe City, Tarzana, Thousand Oaks, Tiburon-Belvedere, Torrance (4), Tracy, Tulare, Ukiah, Universal City, Upland, Valencia, Vallejo (2), Van Nuys, Ventura, Vernon (2), Visalia (2), Walnut Creek (3), Watsonville, Westlake Village, West Sacramento, Whittier (2), Wilmington, Woodland, Yreka, Yuba City, Yucaipa, Hongkong, B.C.C.,Cayman Islands, London, England, Tokyo, Japan, Seoul, Korea.

Crocker National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,129,635
Interest on balances with banks	196,130
Income on Federal funds sold	30,156
Interest and dividends on investments	77,458
Income from direct lease financing	15,221
Trust department income	28,270
Other operating income	138,187
Total operating income	2,615,057
OPERATING EXPENSE	
Salaries and employee benefits	333,649
Interest on deposits	1,517,877
Interest on Federal funds purchased and other borrowings	331,271
Occupancy and furniture and equipment expense	114,729
Provision for loan losses	75,049
Other operating expense	177,265
Total operating expense	2,549,840
NET OPERATING INCOME	65,217
Applicable income taxes	2,413
Income before extraordinary items	62,804
Net securities gains (losses)	704
Extraordinary charges (credits)	
NET INCOME	63,508
Other increases (decreases) in capital	220,000
Cash dividends paid	55,074
NET CHANGE IN CAPITAL	228,434

Crocker National Bank —Continued

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	1,093,980
(b) Stocks	2,353,904
(c) Real Estate Loans	598,201
(d) Other Loans	649,259
(e) Real Estate	259,382
(f) Savings and Loan, Other Thrift Deposits	8,619
(g) Miscellaneous	266,356
Time Deposits:	
(a) Own Bank	204,571
(b) Other Banks	206,786
Demand Deposits:	
(a) Own Bank	57,105
Local Agency Security Investments	959,083
Corporate Investments	447,736
Agency,Safekeeping,Custodian, and Escrow Investments	7,353,949
Advances or Overdrafts	12,683
Total Assets	14,471,614

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	918,272
(b) Personal Living Trusts	745,355
(c) Employee Benefit Trusts	3,709,604
(d) Collective Investment Funds	1,030,098
(e) Less units of Collective Investment Funds	-1,021,780
Total Fiduciary Accounts	5,381,549
Local Agency Security Accounts	959,083
Corporate Accounts	539,833
Agency,Safekeeping,Custodian, and Escrow Accounts	7,578,466
Due to Commercial Department, Advances or Overdrafts	12,683
Total Liabilities	14,471,614
Market value-Securities deposited with State Treasurer: Court	658
Market value-Securities deposited with State Treasurer: Private	109

Delta National Bank

Incorporated June 29, 1973

611 North Main St., Manteca 95336 Tel: (209) 823-3126

Principal Officers: Theodore Poulos, Chairman of the Board; B. E. Berg, President; Iola Holmes, Vice President & Cashier.

Directors: B. E. Berg, Jack Dozier, Joe Freitas, Theodore Poulos, Andrew Rossi.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,036
U. S. Treasury securities		674
Obligations of U.S. Gov't agencies, etc.		2,094
Obligations of States and political subdivisions		1,153
Other bonds, notes, and debentures		55
Federal funds sold, etc.		3,200
Loans (excluding unearned income)	17,471	
LESS: Reserve for possible loan losses	253	
Loans (net)		17,218
Bank premises, furniture and fixtures		664
Other real estate owned		443
Other assets		609
Total Assets		29,146

LIABILITIES

Demand deposits (IPC)		5,952
Time and savings deposits (IPC)		17,820
Deposits of States and municipalities		2,013
Certified and officers checks		574
Total Domestic Deposits	26,359	
Demand deposits	6,582	
Time and savings deposits	19,777	
Total Domestic and Foreign Deposits		26,359
Other liabilities		210
Total Liabilities		26,569

EQUITY CAPITAL

Common stock	788
Surplus	1,056
Undivided profits	733
Total Equity Capital	2,577
Total Liabilities and Equity Capital	29,146

Branch offices (2): Denair, Riverbank.

Delta National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,570
Income on Federal funds sold	551
Interest and dividends on investments	384
Other operating income	341
Total operating income	3,846
OPERATING EXPENSE	
Salaries and employee benefits	642
Interest on deposits	2,007
Occupancy and furniture and equipment expense	140
Provision for loan losses	165
Other operating expense	425
Total operating expense	3,379
NET OPERATING INCOME	467
Applicable income taxes	193
Income before extraordinary items	274
Net securities gains (losses)	-19
Extraordinary charges (credits)	
NET INCOME	255
Other increases (decreases) in capital	499
Cash dividends paid	5
NET CHANGE IN CAPITAL	749

El Capitan National Bank

Established June 1, 1975

172 Stockton Rd., Sonora 95370 Tel: (209) 532-5111

Principal Officers: William J. Ward, Chairman of the Board; James K. Angelo, President; Al Brimer, Assistant Vice President; James K. Angelo, Vice President; Kay Collins, Cashier.

Directors: James K. Angelo, Elinor Brown, J. F. Calef, Pete Kerns, Harvey C. McGee, Richard Pland, William J. Ward, Norbert V. Wilson, John R. Wise.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,709
U. S. Treasury securities		1,591
Obligations of U.S. Gov't agencies, etc.		1,500
Obligations of States and political subdivisions		3,187
Other bonds, notes, and debentures		90
Federal funds sold, etc.		2,600
Loans (excluding unearned income)	16,260	
LESS: Reserve for possible loan losses	93	
Loans (net)		16,167
Bank premises, furniture and fixtures		1,190
Other assets		408
Total Assets		30,442

LIABILITIES

Demand deposits (IPC)		6,611
Time and savings deposits (IPC)		20,535
Deposits of U.S. Government		9
Deposits of States and municipalities		113
Certified and officers checks		365
Total Domestic Deposits	27,633	
Demand deposits	6,985	
Time and savings deposits	20,648	
Total Domestic and Foreign Deposits		27,633
Federal funds purchased, etc.		167
Other liabilities		367
Total Liabilities		28,167

EQUITY CAPITAL

Common stock		633
Surplus		702
Undivided profits		940
Total Equity Capital		2,275
Total Liabilities and Equity Capital		30,442

Branch offices (3): Altaville, Oakdale, Sonora.

El Capitan National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,182
Interest on balances with banks	1
Income on Federal funds sold	187
Interest and dividends on investments	440
Other operating income	282
Total operating income	3,092

OPERATING EXPENSE

Salaries and employee benefits	697
Interest on deposits	1,419
Interest on Federal funds purchased and other borrowings	1
Occupancy and furniture and equipment expense	162
Provision for loan losses	36
Other operating expense	410
Total operating expense	2,725
NET OPERATING INCOME	367
Applicable income taxes	72
Income before extraordinary items	295
Net securities gains (losses)	-10
Extraordinary charges (credits)	
NET INCOME	285
Other increases (decreases) in capital	6
NET CHANGE IN CAPITAL	291

Escondido National Bank

Incorporated December 22, 1981

613 West Valley Parkway, Escondido 92025 Tel: (714) 741-3312

Principal Officers: Harvey J. Mitchell, President; Lorna C. Olson, Senior Vice President; Larry A. Manley, Vice President & Cashier; Edward F. Regan, Vice President; Alan Clark, Cathy Hughes, Judith A. Jasso, Sue Snow, Assistant Vice Presidents.

Directors: Carlton R. Appleby, Neville L. Baker, Earle W. Frey, Jr., Charles W. Froehlich, Jr., Charles H. Meyers, Wallace H. McDaniel, Harvey J. Mitchell, Warren S. Wexler.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		271
U. S. Treasury securities		368
Obligations of U.S. Gov't agencies, etc.		1,401
Other bonds, notes, and debentures		120
Federal funds sold, etc.		7,070
Loans (excluding unearned income)	6,364	
LESS: Reserve for possible loan losses	18	
Loans (net)		6,346
Bank premises, furniture and fixtures		509
Other assets		157
Total Assets		16,242

LIABILITIES

Demand deposits (IPC)		2,935
Time and savings deposits (IPC)		7,916
Deposits of U.S. Government		12
Deposits of commercial banks		4
Certified and officers checks		91
Total Domestic Deposits	10,958	
Demand deposits	3,042	
Time and savings deposits	7,916	
Total Domestic and Foreign Deposits		10,958
Federal funds purchased, etc.		1,300
Other liabilities		101
Total Liabilities		12,359

EQUITY CAPITAL

Common stock	2,000
Surplus	1,965
Undivided profits	-82
Total Equity Capital	3,883
Total Liabilities and Equity Capital	16,242

Far East National Bank

Incorporated December 9, 1974

300 Sunset Blvd., Los Angeles 90012 Tel: (213) 628-7181

Principal Officers: Henry Y. Hwang, Chairman of the Board and President; Juan A. Chung, Executive Vice President & Cashier; Glenn H. Yee, Senior Vice President; Vincent Giuliano, Rosa Wong, Vice Presidents.

Directors: Steve B. Bubalo, Michael T. DeMarco, Ross E. Esguerra, Robert Y Huang, Henry Y. Hwang, David Fon Lee, Hai C. Tan.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		11,463
U. S. Treasury securities		679
Obligations of U.S. Gov't agencies, etc.		3,214
Obligations of States and political subdivisions		3,378
Other bonds, notes, and debentures		55
Federal funds sold, etc.		17,100
Loans (excluding unearned income)	27,322	
LESS: Reserve for possible loan losses	357	
Loans (net)		26,965
Bank premises, furniture and fixtures		266
Other assets		761
Total Assets		63,881

LIABILITIES

Demand deposits (IPC)		4,299
Time and savings deposits (IPC)		28,711
Deposits of U.S. Government		4,929
Deposits of States and municipalities		2,309
Certified and officers checks		759
Total Domestic Deposits	41,007	
Demand deposits	7,661	
Time and savings deposits	33,346	
Total Domestic and Foreign Deposits		41,007
Federal funds purchased, etc.		1,480
Other liabilities for borrowed money		16,214
Other liabilities		1,646
Total Liabilities		60,347
Subordinated notes and debentures		400

EQUITY CAPITAL

Common stock		1,277
Surplus		760
Undivided profits		1,097
Total Equity Capital		3,134
Total Liabilities and Equity Capital		63,881

Far East National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,521
Income on Federal funds sold	2,174
Interest and dividends on investments	480
Other operating income	176
Total operating income	6,351
OPERATING EXPENSE	
Salaries and employee benefits	879
Interest on deposits	3,389
Interest on Federal funds purchased and other borrowings	215
Occupancy and furniture and equipment expense	166
Provision for loan losses	123
Other operating expense	677
Total operating expense	5,449
NET OPERATING INCOME	902
Applicable income taxes	368
Income before extraordinary items	534
Net securities gains (losses)	-67
Extraordinary charges (credits)	
NET INCOME	467
Cash dividends paid	57
NET CHANGE IN CAPITAL	410

Fidelity National Bank

Incorporated March 19, 1975

1870 Adobe St., Concord 94520 **Tel: (415) 825-7000**

Principal Officers: Robert C. Jones, Chairman of the Board; Peter J. Altieri, President; Randy L. Bauder, Vice President, Loans; William A. Pollock, John A. Rugtiero, Assistant Vice Presidents; Andrew McCune, Jr., Operations Officer.

Directors: Peter J. Altieri, Miles A. Cobb, Robert C. Jones, Joan C. Kahr, Thomas Y. Yasuda, James B. Werson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,092
Obligations of U.S. Gov't agencies, etc.		352
Other bonds, notes, and debentures		528
Federal funds sold, etc.		5,577
Loans (excluding unearned income)	23,912	
LESS: Reserve for possible loan losses	938	
Loans (net)		22,974
Direct lease financing		846
Bank premises, furniture and fixtures		666
Other assets		951
Total Assets		33,986

LIABILITIES

Demand deposits (IPC)		1,148
Time and savings deposits (IPC)		13,414
Deposits of U.S. Government		13
Deposits of States and municipalities		106
Certified and officers checks		987
Total Domestic Deposits	15,668	
Demand deposits	2,154	
Time and savings deposits	13,514	
Total Domestic and Foreign Deposits		15,668
Other liabilities for borrowed money		25
Other liabilities		1,530
Total Liabilities		17,223

EQUITY CAPITAL

Common stock	4,261
Surplus	13,339
Undivided profits	-837
Total Equity Capital	16,763
Total Liabilities and Equity Capital	33,986

Parent company: Associates First Capital Corporation.
Subsidiary: Fidelity Services, Inc.
Branch office: San Ramon.

Fidelity National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	521
Interest on balances with banks	737
Income on Federal funds sold	502
Interest and dividends on investments	81
Income from direct lease financing	221
Other operating income	175
Total operating income	2,237

OPERATING EXPENSE

Salaries and employee benefits	394
Interest on deposits	921
Interest on Federal funds purchased and other borrowings	3
Occupancy and furniture and equipment expense	182
Provision for loan losses	29
Other operating expense	312
Total operating expense	1,841
NET OPERATING INCOME	396
Income before extraordinary items	396
Extraordinary charges (credits)	
NET INCOME	396
Other increases (decreases) in capital	850
NET CHANGE IN CAPITAL	1,246

Fidelity National Trust Company

Incorporated September 23, 1981

600 North Brand Boulevard, Glendale 91203 Tel: (213) 956-5886

Principal Officers: Spencer Scott, Chairman of the Board and Chief Executive Officer; Gerald D. Barrone, Vice Chairman of the Board and Assistant Secretary; Richard J. Cross, Vice Chairman of the Board, Senior Trust Officer and Assistant Secretary; Ralph S. Slottow, President and Senior Trust Officer; Walter L. Blackwell, III, Secretary; Samuel C. McCarver, Senior Vice President and Treasurer; Robert L. Hunt II, Vice President; Jean Harlow, Assistant Vice President.

Directors: Gerald D. Barrone, Walter L. Blackwell, III, Richard J. Cross, Spencer Scott, Ralph S. Slottow.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		451
Other bonds, notes, and debentures		15
Loans (excluding unearned income)		
LESS: Reserve for possible loan losses		
Loans (net)		
Bank premises, furniture and fixtures		8
Other assets		15
Total Assets		489

LIABILITIES

EQUITY CAPITAL

Common stock	500
Surplus	-11
Total Equity Capital	489
Total Liabilities and Equity Capital	489

Parent company: Fidelity Federal Savings and Loan Association

First National Bank

Incorporated December 15, 1982

748 'C' Street, San Diego 92101 Tel: (714) 233-5588

Principal Officers: E.G. Cunningham, President; Edward D. Peterson, Senior Vice President & Cashier; George A. Kent, Senior Vice President; Richard W. Goggin, Senior Vice President, Lending.

Directors: Paul Barkley, Malin Burnham, E.G. Cunningham, Donald Daley, Dean Dunphy, Stanley Foster, Morley Golden, Walter Zable.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,478
U. S. Treasury securities		1,374
Obligations of States and political subdivisions		3,524
Other bonds, notes, and debentures		450
Federal funds sold, etc.		9,600
Loans (excluding unearned income)	9,490	
LESS: Reserve for possible loan losses	100	
Loans (net)		9,390
Bank premises, furniture and fixtures		596
Other assets		538
Total Assets		30,950

LIABILITIES

Demand deposits (IPC)		1,549
Time and savings deposits (IPC)		10,241
Deposits of U.S. Government		2,080
Certified and officers checks		513
Total Domestic Deposits	14,383	
Demand deposits	4,142	
Time and savings deposits	10,241	
Total Domestic and Foreign Deposits		14,383
Federal funds purchased, etc.		850
Other liabilities		277
Total Liabilities		15,510

EQUITY CAPITAL

Common stock	7,500
Surplus	7,500
Undivided profits	440
Total Equity Capital	15,440
Total Liabilities and Equity Capital	30,950

First National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	7
Income on Federal funds sold	3
Interest and dividends on investments	87
Total operating income	97

OPERATING EXPENSE

Salaries and employee benefits	20
Interest on deposits	2
Occupancy and furniture and equipment expense	8
Provision for loan losses	12
Other operating expense	10
Total operating expense	52
NET OPERATING INCOME	45
Applicable income taxes	5
Income before extraordinary items	40
Net securities gains (losses)	-1
Extraordinary charges (credits)	
NET INCOME	39
Other increases (decreases) in capital	15,127
NET CHANGE IN CAPITAL	15,166

First National Bank in Coachella

Incorporated December 6, 1912

1491 Sixth St., Coachella 92236 Tel: (714) 398-4411

Principal Officers: John W. Westerfield, Chairman of the Board and President; Alice Helen Lowery, Vice President and Cashier; Harriette A. Garcia, Assistant Vice President.

Directors: Charles Ellis, Jr., Harriette A. Garcia, C. J. Johnson, M.D., Alice Helen Lowery, John W. Westerfield.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,176
U. S. Treasury securities		898
Obligations of U.S. Gov't agencies, etc.		6,600
Obligations of States and political subdivisions		2,736
Other bonds, notes, and debentures		30
Federal funds sold, etc.		3,500
Loans (excluding unearned income)	2,401	
LESS: Reserve for possible loan losses	191	
Loans (net)		2,210
Bank premises, furniture and fixtures		197
Other assets		17
Total Assets		18,364

LIABILITIES

Demand deposits (IPC)		5,712
Time and savings deposits (IPC)		6,218
Deposits of U.S. Government		5
Deposits of States and municipalities		3,600
Certified and officers checks		320
Total Domestic Deposits	15,855	
Demand deposits	7,058	
Time and savings deposits	8,796	
Total Domestic and Foreign Deposits		15,855
Other liabilities		286
Total Liabilities		16,141

EQUITY CAPITAL

Common stock	125
Surplus	875
Undivided profits	1,223
Total Equity Capital	2,223
Total Liabilities and Equity Capital	18,364

First National Bank in Coachella —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	477
Income on Federal funds sold	170
Interest and dividends on investments	982
Other operating income	63
Total operating income	1,692
OPERATING EXPENSE	
Salaries and employee benefits	369
Interest on deposits	345
Interest on Federal funds purchased and other borrowings	1
Occupancy and furniture and equipment expense	87
Provision for loan losses	-4
Other operating expense	99
Total operating expense	897
NET OPERATING INCOME	795
Applicable income taxes	384
Income before extraordinary items	411
Net securities gains (losses)	1
Extraordinary charges (credits)	
NET INCOME	412
Cash dividends paid	288
NET CHANGE IN CAPITAL	124

First National Bank of Beverly Hills

Established April 19, 1982

9100 Wilshire Boulevard, Beverly Hills 90212 Tel: (213) 274-9820

Principal Officers: Richard Y. Rector, President & Chief Executive Officer; Peter A. Wuebel, Executive Vice President & Cashier; Michael B. Moore, Douglas M. Shearer, Joel Ziskind, Jay Zuckerman, Senior Vice Presidents.

Directors: Joyce Bogart, Larry B. Faigin, Stuart S. Greenberg, Daniel Koral, Steven A. Kriegsman, Marshall Manley, Michael E. Minson, Virginia R. Ortleb, Richard Y. Rector, Paul M. Schaeffer, Milton I. Swimmer, Marty Trugman, Peter A. Wuebel.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,708
Other bonds, notes, and debentures		173
Federal funds sold, etc.		3,900
Loans (excluding unearned income)	4,397	
LESS: Reserve for possible loan losses	25	
Loans (net)		4,372
Bank premises, furniture and fixtures		686
Other assets		140
Total Assets		10,979

LIABILITIES

Demand deposits (IPC)		2,297
Time and savings deposits (IPC)		3,353
Deposits of U.S. Government		6
Certified and officers checks		37
Total Domestic Deposits	5,693	
Demand deposits	2,340	
Time and savings deposits	3,353	
Total Domestic and Foreign Deposits		5,693
Other liabilities		20
Total Liabilities		5,713

EQUITY CAPITAL

Common stock	2,885
Surplus	2,867
Undivided profits	-486
Total Equity Capital	5,266
Total Liabilities and Equity Capital	10,979

First National Bank of Daly City

Incorporated May 3, 1963

6600 Mission St., Daly City 94014

Tel: (415) 992-8800

Principal Officers: Romolo Ariani, Chairman of the Board; Charles K. Turner, President; M.R. Wyman, Executive Vice President; E. Patrick Ryan, Vice President and Cashier; Elton McGraw, Secretary.

Directors: Romolo Ariani, Dr. T. Galt Atwood, John Brucato, Elton McGraw, Charles Turner, Nelio Vannucci, M.R. Wyman.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		
U. S. Treasury securities		4,706
Obligations of U.S. Gov't agencies, etc.		800
Obligations of States and political subdivisions		5,849
Other bonds, notes, and debentures		9,101
Federal funds sold, etc.		69
Loans (excluding unearned income)		3,950
LESS: Reserve for possible loan losses	19,656	
Loans (net)	281	
Bank premises, furniture and fixtures		19,375
Other assets		1,865
Total Assets		935
		46,650

LIABILITIES

Demand deposits (IPC)		
Time and savings deposits (IPC)		11,861
Deposits of U.S. Government		25,402
Deposits of States and municipalities		547
Certified and officers checks		2,514
Total Domestic Deposits		638
Demand deposits	40,962	
Time and savings deposits	13,543	
Total Domestic and Foreign Deposits	27,419	
Other liabilities		40,962
Total Liabilities		388
		41,350

EQUITY CAPITAL

Common stock	
Surplus	1,158
Undivided profits	1,158
Total Equity Capital	2,984
Total Liabilities and Equity Capital	5,300
	46,650

Branch offices (7): Daly City, Half Moon Bay, Millbrae, Pacifica, San Bruno, South San Francisco (2).

First National Bank of Daly City —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,605
Income on Federal funds sold	878
Interest and dividends on investments	1,056
Other operating income	651
Total operating income	5,190

OPERATING EXPENSE

Salaries and employee benefits	1,359
Interest on deposits	2,283
Occupancy and furniture and equipment expense	367
Provision for loan losses	33
Other operating expense	450
Total operating expense	4,492
NET OPERATING INCOME	698
Applicable income taxes	84
Income before extraordinary items	614
Extraordinary charges (credits)	
NET INCOME	614
Cash dividends paid	53
NET CHANGE IN CAPITAL	561

The First National Bank of Mendocino County

Incorporated February 25, 1884

P.O. Box 59, Ukiah 95482
Tel: (707) 468-5471

Principal Officers: ; D.A. Butts, President & Acting Chairman of the Board; Raymond Banta, Senior, Vice President and Cashier; Ota P. Johnson, Secretary.

Directors: Charles Barra, Marjorie C. Boynton, B.A. Butts, A.W. Foster, Walter L. Haehl, Jr., Norman J. Kaiser, John Keefe, Burton R. Kirchner, Donald H. Ruppert, Robert Sandelin, Alexander R. Thomas III.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,781
U. S. Treasury securities		399
Obligations of U.S. Gov't agencies, etc.		1,000
Obligations of States and political subdivisions		2,243
Other bonds, notes, and debentures		30
Federal funds sold, etc.		1,600
Loans (excluding unearned income)	30,942	
LESS: Reserve for possible loan losses	181	
Loans (net)		30,761
Bank premises, furniture and fixtures		626
Other real estate owned		261
Other assets		1,103
Total Assets		39,804

LIABILITIES

Demand deposits (IPC)		4,582
Time and savings deposits (IPC)		30,176
Deposits of U.S. Government		5
Deposits of States and municipalities		1,430
Deposits of commercial banks		17
Certified and officers checks		293
Total Domestic Deposits	36,503	
Demand deposits	5,077	
Time and savings deposits	31,426	
Total Domestic and Foreign Deposits		36,503
Federal funds purchased, etc.		608
Other liabilities		733
Total Liabilities		37,844
Subordinated notes and debentures		200

EQUITY CAPITAL

Common stock	500
Surplus	500
Undivided profits	760
Total Equity Capital	1,760
Total Liabilities and Equity Capital	39,804

Parent company: Independent Bankshares Corporation.
Branch offices (3): Boonville, Cloverdale, Gualala.

The First National Bank of Mendocino County —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,441
Income on Federal funds sold	210
Interest and dividends on investments	445
Other operating income	247
Total operating income	4,343
OPERATING EXPENSE	
Salaries and employee benefits	746
Interest on deposits	2,680
Interest on Federal funds purchased and other borrowings	136
Occupancy and furniture and equipment expense	293
Provision for loan losses	50
Other operating expense	795
Total operating expense	4,700
NET OPERATING INCOME	-357
Applicable income taxes	-247
Income before extraordinary items	-110
Extraordinary charges (credits)	
NET INCOME	-110
NET CHANGE IN CAPITAL	-110

First National Bank of North County

Incorporated June 22, 1981

3330 Vista Way, Oceanside 92056 Tel: (714) 439-8100

Principal Officers: Wilfred H. Mensching, President and Chief Executive Officer; Robert G. Hall, Senior Vice President and Cashier; Joseph E. Holt, Commercial Loan Officer.

Directors: Nicholas C. Banche, John W.K. Chan, John M. Cosh, Keith Enger, J.C. Fikes, Betty M. Free, W.H. Mensching, Ronald E. Null, Dr. Ronald C. Packard, Mary J. Steiger, Roy J. Ward.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		213
Obligations of U.S. Gov't agencies, etc.		300
Other bonds, notes, and debentures		92
Federal funds sold, etc.		1,215
Loans (excluding unearned income)	2,448	
LESS: Reserve for possible loan losses	7	
Loans (net)		2,441
Bank premises, furniture and fixtures		373
Other assets		128
Total Assets		4,762

LIABILITIES

Demand deposits (IPC)		456
Time and savings deposits (IPC)		1,296
Certified and officers checks		65
Total Domestic Deposits	1,817	
Demand deposits	521	
Time and savings deposits	1,296	
Total Domestic and Foreign Deposits		1,817
Mortgage indebtedness		104
Other liabilities		20
Total Liabilities		1,941

EQUITY CAPITAL

Common stock		1,534
Surplus		1,514
Undivided profits		-227
Total Equity Capital		2,821
Total Liabilities and Equity Capital		4,762

The First National Bank of Willows

Incorporated 1910

160 No. Butte St., Willows 95988 Tel: (916) 934-4661

Principal Officers: Burl A. Teeter, Chairman of the Board and President; Martin A. Hocker, Arthur F. Pieper, Vice Presidents; Virginia Kennon, Cashier & Secretary.

Directors: Grant B. Boyd, Marion Pirkey Bird, S.G. Gibson, E. Wayne Michael, Arthur F. Pieper, Burl A. Teeter, Chester I. Wolcott.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		770
U. S. Treasury securities		12,522
Other bonds, notes, and debentures		18
Federal funds sold, etc.		200
Loans (excluding unearned income)	2,304	
LESS: Reserve for possible loan losses	36	
Loans (net)		2,268
Bank premises, furniture and fixtures		282
Other assets		12
Total Assets		16,072

LIABILITIES

Demand deposits (IPC)		2,944
Time and savings deposits (IPC)		10,315
Deposits of U.S. Government		4
Deposits of States and municipalities		331
Deposits of commercial banks		1
Certified and officers checks		10
Total Domestic Deposits	13,605	
Demand deposits	3,290	
Time and savings deposits	10,315	
Total Domestic and Foreign Deposits		13,605
Other liabilities		1
Total Liabilities		13,606

EQUITY CAPITAL

Common stock		75
Surplus		525
Undivided profits		1,866
Total Equity Capital		2,466
Total Liabilities and Equity Capital		16,072

The First National Bank of Willows —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	283
Income on Federal funds sold	57
Interest and dividends on investments	1,308
Other operating income	21
Total operating income	1,669

OPERATING EXPENSE

Salaries and employee benefits	213
Interest on deposits	688
Occupancy and furniture and equipment expense	37
Other operating expense	99
Total operating expense	1,037
NET OPERATING INCOME	632
Applicable income taxes	310
Income before extraordinary items	322
Net securities gains (losses)	2
Extraordinary charges (credits)	
NET INCOME	324
Other increases (decreases) in capital	-6
Cash dividends paid	49
NET CHANGE IN CAPITAL	269

Founders National Bank

Established April 13, 1981

390 North Brea Boulevard, Brea 92621 Tel: (714) 990-6066

Principal Officers: Harold C. Harvey, President and Chief Executive Officer; Delbert L. Hawkins, Vice President and Cashier; A. James Gauthier, Assistant Vice President; Judith M. Allison, Camille R. Collins, Assistant Cashiers.

Directors: Don McBride, Chairman of the Board; Phil Campbell, Fred Cantrell, Harold C. Harvey, Leslie R. Jones, Dave McCoy, Lyle Parks, Jr., Robert Schrimmer, Clarence J. Schwartz, Carol Weddle.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		594
Obligations of U.S. Gov't agencies, etc.		2,304
Other bonds, notes, and debentures		92
Loans (excluding unearned income)	5,693	
LESS: Reserve for possible loan losses	15	
Loans (net)		5,678
Direct lease financing		294
Bank premises, furniture and fixtures		550
Other assets		403
Total Assets		9,915

LIABILITIES

Demand deposits (IPC)		2,216
Time and savings deposits (IPC)		2,767
Deposits of U.S. Government		9
Deposits of States and municipalities		700
Certified and officers checks		135
Total Domestic Deposits	5,827	
Demand deposits	2,360	
Time and savings deposits	3,467	
Total Domestic and Foreign Deposits		5,827
Federal funds purchased, etc.		948
Mortgage indebtedness		137
Other liabilities		99
Total Liabilities		7,011

EQUITY CAPITAL

Common stock	1,502
Surplus	1,502
Undivided profits	-100
Total Equity Capital	2,904
Total Liabilities and Equity Capital	9,915

Founders National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	173
Interest on balances with banks	32
Income on Federal funds sold	410
Interest and dividends on investments	78
Income from direct lease financing	1
Other operating income	18
Total operating income	712
OPERATING EXPENSE	
Salaries and employee benefits	236
Interest on deposits	135
Interest on Federal funds purchased and other borrowings	21
Occupancy and furniture and equipment expense	138
Provision for loan losses	4
Other operating expense	164
Total operating expense	698
NET OPERATING INCOME	14
Income before extraordinary items	14
Extraordinary charges (credits)	
NET INCOME	14
Other increases (decreases) in capital	2,911
NET CHANGE IN CAPITAL	2,925

High Desert National Bank

Established May 14, 1982

17091 Main Street, Hesperia 92345 Tel. (714) 948-2800

Principal Officers: Donald Stebbins, President; Nova Hammond, Cashier; Joseph Perdue, Loan Officer.

Directors: Truman Adams, Richard Beckman, Millard Blunt, Sr., Dan B. Burden, Jr., Joseph Gallagher, Bernard H. Murphy, Robert E. Shaw, Donald Stebbins, Robert A. Thornblad.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		268
Other bonds, notes, and debentures		46
Federal funds sold, etc.		1,200
Loans (excluding unearned income)	619	
LESS: Reserve for possible loan losses		
Loans (net)		619
Bank premises, furniture and fixtures		147
Other assets		24
Total Assets		2,304

LIABILITIES

Demand deposits (IPC)		453
Time and savings deposits (IPC)		379
Deposits of commercial banks		17
Certified and officers checks		36
Total Domestic Deposits	885	
Demand deposits	506	
Time and savings deposits	379	
Total Domestic and Foreign Deposits		885
Other liabilities		81
Total Liabilities		966

EQUITY CAPITAL

Common stock	750
Surplus	645
Undivided profits	-57
Total Equity Capital	1,338
Total Liabilities and Equity Capital	2,304

Huntington National Bank

Established March 29, 1982

16531 Bolsa Chica Road, Huntington Beach 92649 Tel: (714) 840-1354

Principal Officers: James Davis, President & Chief Executive Officer; Jay Coleman, Executive Vice President; Robert Green, Senior Vice President & Cashier.

Directors: Jay Coleman, James Davis, Charles Hermansen, Grant Hieshima, Donald MacAllister, Joyce Rollings, Roger D. Slates.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,476
Obligations of U.S. Gov't agencies, etc.		695
Other bonds, notes, and debentures		105
Federal funds sold, etc.		1,800
Loans (excluding unearned income)	2,905	
LESS: Reserve for possible loan losses	5	
Loans (net)		2,900
Bank premises, furniture and fixtures		670
Other assets		135
Total Assets		7,781

LIABILITIES

Demand deposits (IPC)		2,458
Time and savings deposits (IPC)		1,890
Deposits of States and municipalities		100
Certified and officers checks		84
Total Domestic Deposits	4,532	
Demand deposits	2,542	
Time and savings deposits	1,990	
Total Domestic and Foreign Deposits		4,532
Federal funds purchased, etc.		78
Other liabilities		36
Total Liabilities		4,646

EQUITY CAPITAL

Common stock	1,750
Surplus	1,727
Undivided profits	-342
Total Equity Capital	3,135
Total Liabilities and Equity Capital	7,781

Inland National Bank

Established March 29, 1982

19811 East Colima Road, Walnut 91789 Tel: (213) 333-4511

Principal Officers: Wilfird J. Dumain, President; Donald A. Miller, Executive Vice President & Cashier; Rosanne S. Carr, Vice President; Gayle J. Berends, Operations Officer.

Directors: Carl F. Agren, Byron D. Barker, Michael T. Barrow, Lawrence Brooks, Wilfird J. Dumain, Alex L. Fishman, Victor G. Haddox, Grady E. Hanshaw, Lillian P. Hoffen, E. Lewis Johnson, Mary Jo Maxwell, Carl E. Robbert, Sally A. Robin, Hyman Sederoff.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		625
Other bonds, notes, and debentures		90
Federal funds sold, etc.		3,600
Loans (excluding unearned income)	1,637	
LESS: Reserve for possible loan losses		
Loans (net)		1,637
Bank premises, furniture and fixtures		1,048
Other assets		43
Total Assets		7,043

LIABILITIES

Demand deposits (IPC)		1,447
Time and savings deposits (IPC)		2,117
Deposits of U.S. Government		57
Certified and officers checks		275
Total Domestic Deposits	3,896	
Demand deposits	1,779	
Time and savings deposits	2,117	
Total Domestic and Foreign Deposits		3,896
Mortgage indebtedness		350
Other liabilities		93
Total Liabilities		4,339

EQUITY CAPITAL

Common stock	1,500
Surplus	1,480
Undivided profits	-276
Total Equity Capital	2,704
Total Liabilities and Equity Capital	7,043

The Laguna Bank, N.A.

Incorporated March 26, 1981

305 Forest Avenue, Laguna Beach 92651 Tel. (714) 494-9474

Principal Officers: Joseph Vasquez, Senior Vice President & Chief Operating Officer.

Directors: Steven M. Brown, Joan M. Chapman, Michael J. Farrell, Robert L. Gamez, G.F. John Hill, Jr., Donald W. Killian, Jr., Mickey McArthur, C. Richard Toomey.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,174
Other bonds, notes, and debentures		290
Federal funds sold, etc.		1,365
Loans (excluding unearned income)	7,434	
LESS: Reserve for possible loan losses	13	
Loans (net)		7,421
Bank premises, furniture and fixtures		1,214
Other assets		173
Total Assets		11,637

LIABILITIES

Demand deposits (IPC)		2,199
Time and savings deposits (IPC)		6,495
Deposits of commercial banks		2
Certified and officers checks		159
Total Domestic Deposits	8,855	
Demand deposits	2,360	
Time and savings deposits	6,495	
Total Domestic and Foreign Deposits		8,855
Other liabilities		58
Total Liabilities		8,913

EQUITY CAPITAL

Common stock	1,500
Surplus	1,501
Undivided profits	-277
Total Equity Capital	2,724
Total Liabilities and Equity Capital	11,637

The Laguna Bank, N.A. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	22
Income on Federal funds sold	13
Other operating income	3
Total operating income	38
OPERATING EXPENSE	
Salaries and employee benefits	33
Interest on deposits	4
Interest on Federal funds purchased and other borrowings	3
Occupancy and furniture and equipment expense	11
Provision for loan losses	1
Other operating expense	28
Total operating expense	80
NET OPERATING INCOME	-42
Income before extraordinary items	-42
Extraordinary charges (credits)	
NET INCOME	-42
Other increases (decreases) in capital	-14
NET CHANGE IN CAPITAL	-56

Laguna National Bank and Trust Company

Established December 1, 1981

310 Broadway, Laguna Beach 92651 **Tel: (714) 497-6511**

Principal Officers: Ernest George, Chairman of the Board; R.H. Tunnicliff, President & Chief Executive Officer; Yvonne L. Mobarak, Vice President & Cashier.

Directors: Caspar W. Barnes, Jr., Ernest George, Kenneth D. Kelley, Norman D. Savage, Nickolas N. Shammas, Katherine D. Short, Burton R. Sims, David B. Thompson, Richard H. Tunnicliff, Kenneth A. Willig, Eric A. Wittenberg.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		133
U. S. Treasury securities		1,940
Other bonds, notes, and debentures		105
Federal funds sold, etc.		3,600
Loans (excluding unearned income)	7,034	
LESS: Reserve for possible loan losses	24	
Loans (net)		7,010
Direct lease financing		189
Bank premises, furniture and fixtures		713
Other assets		166
Total Assets		13,856

LIABILITIES

Demand deposits (IPC)		1,390
Time and savings deposits (IPC)		6,749
Deposits of U.S. Government		207
Deposits of States and municipalities		800
Certified and officers checks		210
Total Domestic Deposits	9,356	
Demand deposits	1,600	
Time and savings deposits	7,756	
Total Domestic and Foreign Deposits		9,356
Federal funds purchased, etc.		884
Other liabilities		269
Total Liabilities		10,509

EQUITY CAPITAL

Common stock		1,750
Surplus		1,750
Undivided profits		-153
Total Equity Capital		3,347
Total Liabilities and Equity Capital		13,856

Parent company: Southern California Bancorp.

Laguna National Bank and Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	10
Income on Federal funds sold	35
Interest and dividends on investments	1
Total operating income	46

OPERATING EXPENSE

Salaries and employee benefits	34
Interest on deposits	9
Occupancy and furniture and equipment expense	10
Provision for loan losses	6
Other operating expense	18
Total operating expense	77
NET OPERATING INCOME	-31
Income before extraordinary items	-31
Extraordinary charges (credits)	
NET INCOME	-31
Other increases (decreases) in capital	3,500
NET CHANGE IN CAPITAL	3,469

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
Time Deposits:	
(a) Own Bank	177
Demand Deposits:	
Total Assets	177

LIABILITIES

Fiduciary Accounts:	
Agency,Safekeeping,Custodian, and Escrow Accounts	177
Total Liabilities	177

Liberty National Bank

Established June 2, 1982

7777 Center Avenue, Huntington Beach 92647 Tel: (714) 895-2929

Principal Officers: Philip S. Inglee, President & Chief Executive Officer; James D. Ott, Senior Vice President & Cashier; Dean Lefher, Senior Vice President, Corporate Business Development; Richard Ganulin, Senior Vice President, Credit Administrator.

Directors: Gaetano L. Belcore, James R. Butler, Jr., Alvin M. Coen, Charles E. Elerding, Jr., Don Hartfelder, Philip S. Inglee, Hedda Marosi, Robert W. Smiley, Richard W. Wilbur, Gerald M. Williams.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,919
Obligations of States and political subdivisions		700
Other bonds, notes, and debentures		150
Federal funds sold, etc.		4,950
Loans (excluding unearned income)	4,391	
LESS: Reserve for possible loan losses	6	
Loans (net)		4,385
Bank premises, furniture and fixtures		1,002
Other assets		165
Total Assets		16,271

LIABILITIES

Demand deposits (IPC)		2,752
Time and savings deposits (IPC)		8,143
Deposits of U.S. Government		17
Certified and officers checks		402
Total Domestic Deposits	11,314	
Demand deposits	3,171	
Time and savings deposits	8,143	
Total Domestic and Foreign Deposits		11,314
Federal funds purchased, etc.		243
Other liabilities		71
Total Liabilities		11,628

EQUITY CAPITAL

Common stock		2,500
Surplus		2,493
Undivided profits		-350
Total Equity Capital		4,643
Total Liabilities and Equity Capital		16,271

Lincoln National Bank

Incorporated September 3, 1981

14720 Ventura Boulevard, Sherman Oaks 91403 Tel: (213) 907-9122

Principal Officers: John J. Keating, President & Chief Executive Officer; Robert N. Giacobbe, Executive Vice President & Chief Financial Officer.

Directors: Marvin A. Blum D.D.S., Sheldon H. Cloobeck, Richard H. Close, Steven C.Good, Lawrence Herman, Jeffrey F. Katzer, Robert Kopple, Seymour Maxwell, Maurice David Nathanson, Mark A. Nissenbaum.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		5,126
U. S. Treasury securities		483
Obligations of U.S. Gov't agencies, etc.		600
Other bonds, notes, and debentures		248
Federal funds sold, etc.		5,650
Loans (excluding unearned income)	4,794	
LESS: Reserve for possible loan losses	10	
Loans (net)		4,784
Bank premises, furniture and fixtures		270
Other assets		155
Total Assets		17,316
LIABILITIES		
Demand deposits (IPC)		2,241
Time and savings deposits (IPC)		9,169
Deposits of U.S. Government		5
Certified and officers checks		1,168
Total Domestic Deposits	12,583	
Demand deposits	3,414	
Time and savings deposits	9,169	
Total Domestic and Foreign Deposits		12,583
Other liabilities		104
Total Liabilities		12,687
EQUITY CAPITAL		
Common stock		2,365
Surplus		2,365
Undivided profits		-101
Total Equity Capital		4,629
Total Liabilities and Equity Capital		17,316

Parent Company: Lincoln Bancorp.

Los Angeles National Bank

Incorporated August 8, 1972

715 South Flower St., Los Angeles 90017 **Tel: (213) 489-5620**

Principal Officers: Tirso del Junco, M.D., Chairman of the Board; James H. Quinn, President; Gloria A. McDonnell, Vice President & Cashier; Marguerite Mattingly, Assistant Vice President.

Directors: Martin G. Castillo, C.V. Holder, Tirso del Junco, M.D., James H. Quinn, James P. Quinn, Walter L. Rasic, Antonio Valle.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,412
U. S. Treasury securities		2,229
Obligations of U.S. Gov't agencies, etc.		1,100
Other bonds, notes, and debentures		73
Federal funds sold, etc.		2,800
Loans (excluding unearned income)	6,275	
LESS: Reserve for possible loan losses	65	
Loans (net)		6,210
Bank premises, furniture and fixtures		270
Other assets		384
Total Assets		14,478

LIABILITIES

Demand deposits (IPC)		3,944
Time and savings deposits (IPC)		5,922
Deposits of U.S. Government		318
Deposits of States and municipalities		1,211
Certified and officers checks		181
Total Domestic Deposits	11,576	
Demand deposits	4,279	
Time and savings deposits	7,297	
Total Domestic and Foreign Deposits		11,576
Federal funds purchased, etc.		65
Other liabilities		114
Total Liabilities		11,755

EQUITY CAPITAL

Common stock	1,985
Surplus	451
Undivided profits	287
Total Equity Capital	2,723
Total Liabilities and Equity Capital	14,478

Branch office: Los Angeles.

Los Angeles National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,199
Income on Federal funds sold	367
Interest and dividends on investments	248
Other operating income	135
Total operating income	1,949
OPERATING EXPENSE	
Salaries and employee benefits	508
Interest on deposits	615
Interest on Federal funds purchased and other borrowings	1
Occupancy and furniture and equipment expense	230
Provision for loan losses	90
Other operating expense	329
Total operating expense	1,773
NET OPERATING INCOME	176
Applicable income taxes	71
Income before extraordinary items	105
Extraordinary charges (credits)	
NET INCOME	105
NET CHANGE IN CAPITAL	105

Marine National Bank

Incorporated October 28, 1980

3330 So. Harbor Blvd., Santa Ana 92704 **Tel: (714) 754-6544**

Principal Officers: Donald A. Miller, President; John P. Binaski, Jr., Executive Vice President; Elizabeth L. Harrison, Vice President & Cashier; Barbara B. Kamm, David F. Popp, Kenneth E. Ray, Vice Presidents.

Directors: Dann V. Angeloff, John P. Binaski, John L. Cashion, Dr. James L. Cavanaugh, Dirk C. Eldredge, William P. Ficker, Robert M. Hixson, Jr., Alan J. Jacobs, Donald A. Miller, Herbert L. Porter, Larry T. Smith, Ygal Sonenshine, Thomas C. Wolff.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,508
Obligations of U.S. Gov't agencies, etc.		800
Other bonds, notes, and debentures		180
Federal funds sold, etc.		4,850
Loans (excluding unearned income)	14,408	
LESS: Reserve for possible loan losses	67	
Loans (net)		14,341
Direct lease financing		230
Bank premises, furniture and fixtures		664
Other assets		535
Total Assets		25,108

LIABILITIES

Demand deposits (IPC)		3,924
Time and savings deposits (IPC)		13,747
Deposits of U.S. Government		37
Deposits of States and municipalities		100
Deposits of commercial banks		5
Certified and officers checks		755
Total Domestic Deposits	18,568	
Demand deposits	4,721	
Time and savings deposits	13,847	
Total Domestic and Foreign Deposits		18,568
Federal funds purchased, etc.		574
Other liabilities		196
Total Liabilities		19,338

EQUITY CAPITAL

Common stock	3,000
Surplus	2,982
Undivided profits	-212
Total Equity Capital	5,770
Total Liabilities and Equity Capital	25,108

Marine National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	342
Interest on balances with banks	3
Income on Federal funds sold	335
Interest and dividends on investments	35
Other operating income	4
Total operating income	719

OPERATING EXPENSE

Salaries and employee benefits	199
Interest on deposits	181
Occupancy and furniture and equipment expense	132
Provision for loan losses	25
Other operating expense	331
Total operating expense	868
NET OPERATING INCOME	-149
Income before extraordinary items	-149
Extraordinary charges (credits)	
NET INCOME	-149
Other increases (decreases) in capital	5,815
NET CHANGE IN CAPITAL	5,666

Mechanics National Bank

Incorporated February 4, 1965

16250 Gundry Ave., Paramount 90273 Tel: (213) 531-6384

Principal Officers: Albert N. Greenfield, Chairman of the Board; Myles L. Ketchum, President; L.D. Fredman, David Schneider, Senior Vice Presidents; Paul Galvez, Senior Vice President & Chief Financial Officer; John Schutz, Senior Vice President, Operations.

Directors: Warren H. Ashmann, Albert N. Greenfield, Dr. Jon B. Greenfield, Margaret Hart, Martin I. Jackson, Jr., Myles L. Ketchum, Stanley Kusberg, RKing S. Luk, obert A. Pierce, Frank R. Randall.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		9,629
U. S. Treasury securities		309
Obligations of U.S. Gov't agencies, etc.		2,008
Obligations of States and political subdivisions		14,900
Corporate stock		268
Federal funds sold, etc.		8,000
Loans (excluding unearned income)	91,171	
LESS: Reserve for possible loan losses	795	
Loans (net)		90,376
Bank premises, furniture and fixtures		2,929
Other real estate owned		4,289
Customers' liability on acceptances outstanding		643
Other assets		4,315
Total Assets		137,666

LIABILITIES

Demand deposits (IPC)		35,682
Time and savings deposits (IPC)		73,911
Deposits of U.S. Government		1,735
Deposits of States and municipalities		8,612
Deposits of commercial banks		200
Certified and officers checks		2,388
Total Domestic Deposits	122,528	
Demand deposits	38,605	
Time and savings deposits	83,923	
Total Domestic and Foreign Deposits		122,528
Federal funds purchased, etc.		1,531
Other liabilities for borrowed money		1,500
Mortgage indebtedness		606
Acceptances executed and outstanding		643
Other liabilities		1,807
Total Liabilities		128,615

EQUITY CAPITAL

Common stock		1,453
Surplus		1,485
Undivided profits		6,113
Total Equity Capital		9,051
Total Liabilities and Equity Capital		137,666

Subsidiary: Mechanics National Mortgage Corp.
Branch offices (8): Bell, Brea, Cudahy, Downey, Encino, Huntington Park, Mira Loma, Upland.

Mechanics National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(in thousands of dollars)

OPERATING INCOME

Interest and fees on loans	17,446
Interest on balances with banks	720
Income on Federal funds sold	795
Interest and dividends on investments	1,117
Other operating income	1,556
Total operating income	21,634

OPERATING EXPENSE

Salaries and employee benefits	4,527
Interest on deposits	9,927
Interest on Federal funds purchased and other borrowings	267
Occupancy and furniture and equipment expense	1,164
Provision for loan losses	1,191
Other operating expense	3,302
Total operating expense	20,378
NET OPERATING INCOME	1,256
Applicable income taxes	119
Income before extraordinary items	1,137
Extraordinary charges (credits)	
NET INCOME	1,137
Other increases (decreases) in capital	16
Cash dividends paid	3
NET CHANGE IN CAPITAL	1,150

Mercantile National Bank

Incorporated October 29, 1981

10100 Santa Monica Boulevard, Los Angeles 90067 **Tel: (213) 277-2265**

Principal Officers: Richard L. Burd, Executive Vice President & Cashier; Gerald B. Bruver, Vice President & Branch Manager; Jacques G. Naffaa, Vice President, International Division; Carl C. Maier, Vice President & Controller; Marge Klugman, Robert E. Rippe, Vice Presidents and Real Estate Managers.

Directors: Edward R. Broida, Peter de Krassel, Arpad Domyan, Royle Launcey Freund, Alan Grahm, Donald A. Hicks, David V. Karney, Howard P. Ladd, Carl M. Rheuban, Sanford C. Sigoloff, Jerry Simms, Robert E. Thomson, J. Sidney Webb, Werner F. Wolfen.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		9,563
U. S. Treasury securities		1,002
Obligations of U.S. Gov't agencies, etc.		7,086
Other bonds, notes, and debentures		900
Federal funds sold, etc.		5,913
Loans (excluding unearned income)	10,992	
LESS: Reserve for possible loan losses	35	
Loans (net)		10,957
Bank premises, furniture and fixtures		442
Other assets		776
Total Assets		36,639
LIABILITIES		
Demand deposits (IPC)		4,540
Time and savings deposits (IPC)		12,298
Deposits of States and municipalities		500
Certified and officers checks		1,245
Total Domestic Deposits	18,583	
Demand deposits	5,785	
Time and savings deposits	12,798	
Total Domestic and Foreign Deposits		18,583
Federal funds purchased, etc.		2,821
Other liabilities		856
Total Liabilities		22,260
EQUITY CAPITAL		
Common stock		7,523
Surplus		7,474
Undivided profits		-618
Total Equity Capital		14,379
Total Liabilities and Equity Capital		36,639

The Merchants National Bank of Sacramento

Incorporated November 1920

1015 - 7th St., Sacramento 95814
Tel: (916) 442-3883

Principal Officers: T. M. Bolton, Jr., President; L. Faivre, Executive Vice President; Norma J. Gilmore, Vice President; R. G. Aalgaard, Cashier; Stephen A. Meyers, Shirley M. Planchon, Assistant Cashier.

Directors: Roberta R. Bolton, T. M. Bolton Jr., Frank L. Bronner, Jr., Joe E. Green, Jr., C. P. Inderkum, Jr., Grace I. Robinson, H. H. Robinson, Jr.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,466
U. S. Treasury securities		18,788
Obligations of States and political subdivisions		2,615
Other bonds, notes, and debentures		37
Federal funds sold, etc.		1,600
Loans (excluding unearned income)	10,542	
LESS: Reserve for possible loan losses	83	
Loans (net)		10,459
Bank premises, furniture and fixtures		258
Other assets		495
Total Assets		36,718

LIABILITIES

Demand deposits (IPC)		6,597
Time and savings deposits (IPC)		22,195
Deposits of U.S. Government		1
Deposits of States and municipalities		1,018
Deposits of commercial banks		1
Certified and officers checks		528
Total Domestic Deposits	30,340	
Demand deposits	7,145	
Time and savings deposits	23,195	
Total Domestic and Foreign Deposits		30,340
Other liabilities		530
Total Liabilities		30,870

EQUITY CAPITAL

Common stock	250
Surplus	1,000
Undivided profits	4,598
Total Equity Capital	5,848
Total Liabilities and Equity Capital	36,718

The Merchants National Bank of Sacramento —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,169
Income on Federal funds sold	305
Interest and dividends on investments	2,268
Other operating income	21
Total operating income	3,763
OPERATING EXPENSE	
Salaries and employee benefits	564
Interest on deposits	1,502
Occupancy and furniture and equipment expense	35
Other operating expense	252
Total operating expense	2,353
NET OPERATING INCOME	1,410
Applicable income taxes	616
Income before extraordinary items	794
Net securities gains (losses)	-94
Extraordinary charges (credits)	
NET INCOME	700
Cash dividends paid	85
NET CHANGE IN CAPITAL	615

Meridian National Bank

Established June 29, 1978

60 Golf Club Road, Pleasant Hill 94523 Tel. (415) 827-0445

Principal Officers: Gary C. Byrne, Chairman of the Board; E. J. Van Laanen, President & Chief Executive Officer; Frank Chong, Vice President & Cashier; Michael R. Sanford, Vice President & Senior Loan Officer.

Directors: Henricus P. Beekwilder, Eric Berger, Gary C. Byrne, Frank Chong, H. C. Elliott, Doyle D. Heaton, J. Wilson McAfee, John C. Mendel, L. Christopher Menkin, Margaret M. Nielsen, Virginia H. Snow, E. J. Van Laanen.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,486
U. S. Treasury securities		1,139
Obligations of U.S. Gov't agencies, etc.		1,200
Other bonds, notes, and debentures		168
Federal funds sold, etc.		760
Loans (excluding unearned income)	17,960	
LESS: Reserve for possible loan losses	112	
Loans (net)		17,848
Direct lease financing		161
Bank premises, furniture and fixtures		994
Other assets		758
Total Assets		28,514

LIABILITIES

Demand deposits (IPC)		5,846
Time and savings deposits (IPC)		14,548
Deposits of U.S. Government		70
Deposits of States and municipalities		855
Deposits of commercial banks		40
Certified and officers checks		345
Total Domestic Deposits	21,704	
Demand deposits	6,301	
Time and savings deposits	15,403	
Total Domestic and Foreign Deposits		21,704
Federal funds purchased, etc.		660
Mortgage indebtedness		72
Other liabilities		505
Total Liabilities		22,941

EQUITY CAPITAL

Common stock		2,439
Surplus		3,159
Undivided profits		-25
Total Equity Capital		5,573
Total Liabilities and Equity Capital		28,514

Branch office: Sacramento.

Meridian National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	1,229
Interest on balances with banks	430
Income on Federal funds sold	358
Interest and dividends on investments	153
Other operating income	153
Total operating income	2,323

OPERATING EXPENSE

Salaries and employee benefits	527
Interest on deposits	806
Occupancy and furniture and equipment expense	265
Provision for loan losses	47
Other operating expense	330
Total operating expense	1,975
NET OPERATING INCOME	348
Applicable income taxes	52
Income before extraordinary items	296
Extraordinary charges (credits)	-104
NET INCOME	192
Other increases (decreases) in capital	3,702
Cash dividends paid	1
NET CHANGE IN CAPITAL	3,893

Metrobank, N.A.

Incorporated March 17, 1978

10900 Wilshire Blvd., Los Angeles 90024 Tel: (213) 470-1371

Principal Officers: David L. Buell, Chairman of the Board & Chief Executive Officer; Robert P. Bulseco, Executive Vice President-Cashier; Cathy Allen, President, South Bay Region; Frank McGovern, President, Orange County Region; James Salin, President, Los Angeles Region; Robert Robie, Executive Vice President, Loan Administration; Sharon L. Canup, Vice President & Corporate Secretary.

Directors: David Buell, Richard Butler, Peter Caloyeras, Seymour Carr, Dorothy Castro, John Galardi, Michael [illegible]. Heaman, James Hobson, Robert Mayer, Laurence Smead, John Stephens.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		13,083
U. S. Treasury securities		1,081
Obligations of U.S. Gov't agencies, etc.		13,983
Corporate stock		151
Federal funds sold, etc.		3,950
Loans (excluding unearned income)	74,055	
LESS: Reserve for possible loan losses	993	
Loans (net)		73,062
Direct lease financing		272
Bank premises, furniture and fixtures		2,802
Other real estate owned		748
Other assets		2,309
Total Assets		111,441

LIABILITIES

Demand deposits (IPC)		46,421
Time and savings deposits (IPC)		46,924
Deposits of U.S. Government		160
Certified and officers checks		2,145
Total Domestic Deposits	95,650	
Demand deposits	48,726	
Time and savings deposits	46,924	
Total Domestic and Foreign Deposits		95,650
Federal funds purchased, etc.		7,626
Mortgage indebtedness		38
Other liabilities		1,262
Total Liabilities		104,576

EQUITY CAPITAL

Common stock	2,465
Surplus	2,578
Undivided profits	1,822
Total Equity Capital	6,865
Total Liabilities and Equity Capital	111,441

Branch office: Torrance.

Metrobank, N.A. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	9,442
Interest on balances with banks	7
Income on Federal funds sold	182
Interest and dividends on investments	1,504
Other operating income	890
Total operating income	12,025
OPERATING EXPENSE	
Salaries and employee benefits	2,153
Interest on deposits	3,922
Interest on Federal funds purchased and other borrowings	746
Occupancy and furniture and equipment expense	690
Provision for loan losses	654
Other operating expense	1,889
Total operating expense	10,054
NET OPERATING INCOME	1,971
Applicable income taxes	777
Income before extraordinary items	1,194
Net securities gains (losses)	-36
Extraordinary charges (credits)	
NET INCOME	1,158
Other increases (decreases) in capital	167
NET CHANGE IN CAPITAL	1,325

Mission National Bank

Established February 16, 1982

3060-16th Street, San Francisco 94103 Tel: (415) 826-3627

Principal Officers: E. Barrera, President and Chief Executive Officer; A. Parodi, Vice President and Cashier; J. Finan, Vice President and Senior Loan Officer; K. Mercer, Operations Officer; D. Soman, Loan Officer.

Directors: Elpidio Barrera, X.O. Barrios, M.D., Jack M. Broder, Jeannette O. Brown, Anthony Charles Ferrigno, Jess Hernandez, Leonilo L. Malabed, M.D., C. Mackey y Salazar, Emilio R. Nicolas, Jr., Vicente S. Vizcaino, M.D.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,346
U. S. Treasury securities		468
Obligations of U.S. Gov't agencies, etc.		1,103
Federal funds sold, etc.		650
Loans (excluding unearned income)	2,550	
LESS: Reserve for possible loan losses		
Loans (net)		2,550
Bank premises, furniture and fixtures		1,457
Other assets		178
Total Assets		7,752

LIABILITIES

Demand deposits (IPC)		1,341
Time and savings deposits (IPC)		2,769
Deposits of U.S. Government		8
Certified and officers checks		59
Total Domestic Deposits	4,177	
Demand deposits	1,409	
Time and savings deposits	2,768	
Total Domestic and Foreign Deposits		4,177
Federal funds purchased, etc.		77
Other liabilities for borrowed money		53
Other liabilities		53
Total Liabilities		4,360

EQUITY CAPITAL

Common stock		1,764
Surplus		1,764
Undivided profits		-136
Total Equity Capital		3,392
Total Liabilities and Equity Capital		7,752

Mission Viejo National Bank

Established June 4, 1981

27001 La Paz Road, Mission Viejo 92691 Tel: (714) 770-9000

Principal Officers: R. P. Feldmiller, President and Chief Executive Officer; Wm. T. Devan, Vice President and Cashier; John M. Spencer, Vice President and Senior Loan Officer; Paul D. Barnes, Vice President Real Estate, Mortgage Division.

Directors: Frank D. Wood, Chairman of the Board; Jack Barnes, Edward K. Bartelt, Lenore Chartier, Ronald P. Cordes, Kendal P. Svedeen, Dale R. wilson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		
Obligations of U.S. Gov't agencies, etc.		2,549
Other bonds, notes, and debentures		1,449
Federal funds sold, etc.		85
Loans (excluding unearned income)		2,650
LESS: Reserve for possible loan losses	8,876	
Loans (net)	72	
Direct lease financing		8,804
Bank premises, furniture and fixtures		467
Other assets		273
		344
Total Assets		16,621

LIABILITIES

Demand deposits (IPC)		
Time and savings deposits (IPC)		2,855
Deposits of U.S. Government		9,295
Deposits of States and municipalities		3
Certified and officers checks		600
Total Domestic Deposits		265
Demand deposits	13,018	
Time and savings deposits	3,123	
	9,895	
Total Domestic and Foreign Deposits		
Federal funds purchased, etc.		13,018
Other liabilities		719
		128
Total Liabilities		13,865

EQUITY CAPITAL

Common stock		
Surplus		1,413
Undivided profits		1,402
		-59
Total Equity Capital		2,756
Total Liabilities and Equity Capital		16,621

Mission Viejo National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	299
Interest on balances with banks	29
Income on Federal funds sold	341
Interest and dividends on investments	17
Income from direct lease financing	30
Other operating income	18
Total operating income	734
OPERATING EXPENSE	
Salaries and employee benefits	227
Interest on deposits	196
Occupancy and furniture and equipment expense	49
Provision for loan losses	40
Other operating expense	246
Total operating expense	758
NET OPERATING INCOME	-24
Income before extraordinary items	-24
Extraordinary charges (credits)	
NET INCOME	-24
Other increases (decreases) in capital	2,713
NET CHANGE IN CAPITAL	2,689

Monterey Park National Bank

Established February 12, 1980

720 W. Garvey Ave., Monterey Park 91754 Tel: (213) 721-7300

Principal Officers: Wendell E. Libby, President and Chief Executive Officer; David R. Hornberger, Executive Vice President; Marie Bos, Alan Gordon, Walter A. Harris, Duane Swanberg, Vice Presidents; LiLi Wu, Assistant Vice President; Steve Shaddell, Auditor.

Directors: Keiji Higashi, Roger Holguin, Fred Hsieh, Lelia Jabin, Larry Lee, Wendell Libby, Clarence Smith, Terry Suzuki, Louis Tripodes, Frances Wu.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		
Obligations of U.S. Gov't agencies, etc.		2,789
Obligations of States and political subdivisions		2,506
Other bonds, notes, and debentures		609
Federal funds sold, etc.		182
Loans (excluding unearned income)		8,495
LESS: Reserve for possible loan losses	46,921	
Loans (net)	269	
Bank premises, furniture and fixtures		46,652
Other real estate owned		2,899
Other assets		126
Total Assets		1,158
		65,416

LIABILITIES

Demand deposits (IPC)		
Time and savings deposits (IPC)		5,218
Deposits of U.S. Government		29,186
Deposits of States and municipalities		1,549
Deposits of commercial banks		14,733
Certified and officers checks		15
Total Domestic Deposits		1,755
Demand deposits	52,456	
Time and savings deposits	6,988	
	45,468	
Total Domestic and Foreign Deposits		
Federal funds purchased, etc.		52,456
Mortgage indebtedness		5,335
Other liabilities		250
Total Liabilities		887
		58,928

EQUITY CAPITAL

Common stock	
Surplus	2,113
Undivided profits	3,893
Total Equity Capital	482
Total Liabilities and Equity Capital	6,488
	65,416

Branch office: Monterey Park.

Monterey Park National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	6,155
Interest on balances with banks	86
Income on Federal funds sold	570
Interest and dividends on investments	925
Other operating income	163
Total operating income	7,899
OPERATING EXPENSE	
Salaries and employee benefits	1,455
Interest on deposits	4,531
Interest on Federal funds purchased and other borrowings	301
Occupancy and furniture and equipment expense	316
Provision for loan losses	172
Other operating expense	798
Total operating expense	7,573
NET OPERATING INCOME	326
Applicable income taxes	70
Income before extraordinary items	256
Net securities gains (losses)	60
Extraordinary charges (credits)	
NET INCOME	316
Other increases (decreases) in capital	2,978
NET CHANGE IN CAPITAL	3,294

The National Bank of Carmel

Established January 30, 1981

Dolores St. between 7th & 8th Avenues, Carmel 93921 Tel: (408) 624-6032

Principal Officers: Donald R. Nelson, President and Chief Executive Officer; Robert L. Boynton, Executive Vice President and Cashier; Howard R. Barkley, Vice President and Loan Officer.

Directors: Robert L. Boynton, Kenneth C. Goold, Zigmont J. LeTowt III, Carroll M. McKee, Robert G. Morris, Clayton B. Neill, Jr., Donald R. Nelson, Robert F. Talbott, Isabel B. Tostevin, George R. Walker, R. Alan Williams.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,540
U. S. Treasury securities		250
Obligations of U.S. Gov't agencies, etc.		6,270
Obligations of States and political subdivisions		914
Other bonds, notes, and debentures		98
Federal funds sold, etc.		2,100
Loans (excluding unearned income)	8,097	
LESS: Reserve for possible loan losses	48	
Loans (net)		8,049
Bank premises, furniture and fixtures		747
Other assets		605
Total Assets		20,573

LIABILITIES

Demand deposits (IPC)		4,998
Time and savings deposits (IPC)		10,510
Deposits of U.S. Government		9
Deposits of States and municipalities		215
Certified and officers checks		113
Total Domestic Deposits	15,845	
Demand deposits	3,334	
Time and savings deposits	12,511	
Total Domestic and Foreign Deposits		15,845
Federal funds purchased, etc.		974
Other liabilities		238
Total Liabilities		17,057

EQUITY CAPITAL

Common stock		1,641
Surplus		1,641
Undivided profits		234
Total Equity Capital		3,516
Total Liabilities and Equity Capital		20,57

The National Bank of Carmel —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	452
Interest on balances with banks	84
Income on Federal funds sold	212
Interest and dividends on investments	514
Other operating income	39
Total operating income	1,301

OPERATING EXPENSE

Salaries and employee benefits	317
Interest on deposits	524
Interest on Federal funds purchased and other borrowings	2
Occupancy and furniture and equipment expense	137
Provision for loan losses	15
Other operating expense	211
Total operating expense	1,206
NET OPERATING INCOME	95
Applicable income taxes	9
Income before extraordinary items	86
Net securities gains (losses)	62
Extraordinary charges (credits)	
NET INCOME	148
Other increases (decreases) in capital	3,237
NET CHANGE IN CAPITAL	3,385

National Bank of La Jolla

Established December 1, 1981

7592 Fay Avenue, La Jolla 92038 Tel: (714) 454-9535

Principal Officers: Michael K. West, President; Robert G. Hasse, Vice President, Cashier & Corporate Secretary; John G. Weaver, Vice President & Senior Credit Administrator; Alice M. Searle, Administrative Officer.

Directors: Robert C. Anderson, Harold L. Campbell, Ruth F. Harper, R. Lee Huntington, Franklin T. Lloyd, Robert N. Mann, E.L. McNeely, H. Vernon Palmer, M.D., David J. Primuth, William R. Shimp, Michael K. West.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		5,892
U. S. Treasury securities		1,085
Obligations of U.S. Gov't agencies, etc.		1,100
Obligations of States and political subdivisions		102
Other bonds, notes, and debentures		119
Federal funds sold, etc.		2,074
Loans (excluding unearned income)	7,996	
LESS: Reserve for possible loan losses	24	
Loans (net)		7,972
Bank premises, furniture and fixtures		125
Other assets		281
Total Assets		18,750

LIABILITIES

Demand deposits (IPC)		8,295
Time and savings deposits (IPC)		4,393
Deposits of U.S. Government		24
Certified and officers checks		272
Total Domestic Deposits	12,984	
Demand deposits	8,591	
Time and savings deposits	4,393	
Total Domestic and Foreign Deposits		12,984
Federal funds purchased, etc.		1,523
Other liabilities for borrowed money		10
Other liabilities		183
Total Liabilities		14,700

EQUITY CAPITAL

Common stock	2,000
Surplus	1,952
Undivided profits	98
Total Equity Capital	4,050
Total Liabilities and Equity Capital	18,750

National Bank of La Jolla —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	26
Interest on balances with banks	2
Income on Federal funds sold	28
Interest and dividends on investments	51
Total operating income	107

OPERATING EXPENSE

Salaries and employee benefits	44
Interest on deposits	5
Interest on Federal funds purchased and other borrowings	1
Occupancy and furniture and equipment expense	6
Provision for loan losses	1
Other operating expense	89
Total operating expense	146
NET OPERATING INCOME	-39
Income before extraordinary items	-39
Extraordinary charges (credits)	
NET INCOME	-39
Other increases (decreases) in capital	3,955
NET CHANGE IN CAPITAL	3,916

National Bank of Long Beach

Incorporated May 16, 1975

4150 Long Beach Blvd., Long Beach 90807 **Tel: (213) 595-5281**

Principal Officers: Fred Jensen, President and Chief Executive Officer; James Toomire, Senior Vice President; Scott Merrill, Vice President & Cashier; T. Anthony Guest, Vice President & Senior Loan Officer; Roger Pratt, Vice President & Manager.

Directors: David Combs, Peter Doerken, D.D.S., Richard S. Hatfield, Elaine Hutchinson, Fred Jensen, Louis W. Kang, M.D., John Kashiwabara, M.D., John Read, George Talin, James Worsham.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,782
U. S. Treasury securities		250
Obligations of U.S. Gov't agencies, etc.		7,899
Obligations of States and political subdivisions		3,125
Other bonds, notes, and debentures		90
Federal funds sold, etc.		9,200
Loans (excluding unearned income)	20,817	
LESS: Reserve for possible loan losses	223	
Loans (net)		20,594
Bank premises, furniture and fixtures		732
Other real estate owned		125
Other assets		1,000
Total Assets		47,797

LIABILITIES

Demand deposits (IPC)		18,250
Time and savings deposits (IPC)		20,477
Deposits of States and municipalities		700
Certified and officers checks		798
Total Domestic Deposits	40,225	
Demand deposits	19,048	
Time and savings deposits	21,177	
Total Domestic and Foreign Deposits		40,225
Federal funds purchased, etc.		2,985
Other liabilities		473
Total Liabilities		43,683

EQUITY CAPITAL

Common stock		1,641
Surplus		1,349
Undivided profits		1,124
Total Equity Capital		4,114
Total Liabilities and Equity Capital		47,797

Parent companies: Aktivbanken, A*S (Denmark), Aktiv Bank Holding company.*
Branch office: Long Beach.

National Bank of Long Beach —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	3,293
Interest on balances with banks	233
Income on Federal funds sold	587
Interest and dividends on investments	868
Other operating income	90
Total operating income	5,071

OPERATING EXPENSE

Salaries and employee benefits	928
Interest on deposits	1,484
Interest on Federal funds purchased and other borrowings	164
Occupancy and furniture and equipment expense	330
Provision for loan losses	112
Other operating expense	958
Total operating expense	3,976
NET OPERATING INCOME	1,095
Applicable income taxes	432
Income before extraordinary items	663
Extraordinary charges (credits)	
NET INCOME	663
Other increases (decreases) in capital	42
NET CHANGE IN CAPITAL	705

Nevada County National Bank

Incorporated June 1, 1979

1155 East Main Street, Grass Valley 95945 Tel: (916) 272-7231

Principal Officers: Dan L. Radabaugh, President; Tom Walker, Vice President & Cashier; Edwina Carr, Mary Ann S. George, Loan Officers.

Directors: Joaquin J. Aguilar, William J. Cassettari, Carl O. Early, Ralph C. Hockett, Chandler A. Hutson, Dan L. Radabaugh, Gary N. Weeks.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		794
Obligations of U.S. Gov't agencies, etc.		800
Other bonds, notes, and debentures		45
Federal funds sold, etc.		2,300
Loans (excluding unearned income)	3,880	
LESS: Reserve for possible loan losses	36	
Loans (net)		3,844
Bank premises, furniture and fixtures		561
Other assets		184
Total Assets		8,528

LIABILITIES

Demand deposits (IPC)		1,534
Time and savings deposits (IPC)		4,582
Deposits of U.S. Government		9
Certified and officers checks		69
Total Domestic Deposits	6,194	
Demand deposits	1,612	
Time and savings deposits	4,582	
Total Domestic and Foreign Deposits		6,194
Federal funds purchased, etc.		629
Other liabilities		102
Total Liabilities		6,925

EQUITY CAPITAL

Common stock	765
Surplus	787
Undivided profits	51
Total Equity Capital	1,603
Total Liabilities and Equity Capital	8,528

Branch office: Grass Valley.

Nevada County National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	558
Income on Federal funds sold	270
Interest and dividends on investments	124
Other operating income	66
Total operating income	1,018
OPERATING EXPENSE	
Salaries and employee benefits	231
Interest on deposits	376
Interest on Federal funds purchased and other borrowings	17
Occupancy and furniture and equipment expense	53
Provision for loan losses	46
Other operating expense	162
Total operating expense	885
NET OPERATING INCOME	133
Applicable income taxes	20
Income before extraordinary items	113
Extraordinary charges (credits)	
NET INCOME	113
NET CHANGE IN CAPITAL	113

Newport Harbour National Bank

Incorporated July 14, 1979

2344 East Coast Highway, Newport Beach 92660 **Tel: (714) 760-3000**

Principal Officers: William A. Schmidt, President; Lloyd R. Miller, Chief Executive Officer; Steven L. Hollenstein, Senior Vice President, Administration; Thomas E. Gruenwald, Vice President, Cashier & Comptroller.

Directors: Paul Balalis, Michael G. Baum, Donald S. Burns, Madine Carpenter, Brian Chisick, Richard S. Flagg, Guenther Hering.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,616
U. S. Treasury securities		117
Other bonds, notes, and debentures		152
Federal funds sold, etc.		6,790
Loans (excluding unearned income)	34,296	
LESS: Reserve for possible loan losses	333	
Loans (net)		33,963
Bank premises, furniture and fixtures		611
Other real estate owned		719
Other assets		1,355
Total Assets		46,323

LIABILITIES

Demand deposits (IPC)		4,760
Time and savings deposits (IPC)		35,805
Deposits of U.S. Government		15
Deposits of States and municipalities		1,500
Certified and officers checks		521
Total Domestic Deposits	42,601	
Demand deposits	5,296	
Time and savings deposits	37,305	
Total Domestic and Foreign Deposits		42,601
Other liabilities		755
Total Liabilities		43,356

EQUITY CAPITAL

Common stock		2,530
Surplus		2,530
Undivided profits		-2,093
Total Equity Capital		2,967
Total Liabilities and Equity Capital		46,323

Newport Harbour National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	4,627
Income on Federal funds sold	704
Interest and dividends on investments	22
Trust department income	37
Other operating income	100
Total operating income	5,490

OPERATING EXPENSE

Salaries and employee benefits	981
Interest on deposits	2,672
Occupancy and furniture and equipment expense	376
Provision for loan losses	277
Other operating expense	694
Total operating expense	5,000
NET OPERATING INCOME	490
Applicable income taxes	275
Income before extraordinary items	215
Extraordinary charges (credits)	225
NET INCOME	440
NET CHANGE IN CAPITAL	440

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	76
(b) Stocks	2,713
(c) Real Estate Loans	398
(d) Other Loans	42
Time Deposits:	
(a) Own Bank	2,364
Demand Deposits:	
Agency,Safekeeping,Custodian, and Escrow Investments	11,661
Total Assets	17,254

LIABILITIES

Fiduciary Accounts:	
(c) Employee Benefit Trusts	3,842
Total Fiduciary Accounts	3,842
Agency,Safekeeping,Custodian, and Escrow Accounts	13,412
Total Liabilities	17,254
Market value-Securities deposited with State Treasurer: Court	61
Market value-Securities deposited with State Treasurer: Private	61

North State National Bank

Established March 15, 1982

525 Salem Street, Chico 95926 Tel: (916) 893-8861

Principal Officers: D. Albright, President & Chief Executive Officer; C. Brooks, Vice President & Cashier; S. Blofsky, S. Nakamura, L. Tallent, Assistant Vice Presidents.

Directors: Don A. Albright, Stephen Burton, Stanley Densmore, Robert Foster, Tomas Martin, Margaret Morgan, Steve Nettleton, John Powell, Rodney Raphael, Carl Selkirk, J.B. Wilson.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		238
U. S. Treasury securities		479
Obligations of U.S. Gov't agencies, etc.		500
Other bonds, notes, and debentures		103
Federal funds sold, etc.		3,900
Loans (excluding unearned income)	1,741	
LESS: Reserve for possible loan losses	8	
Loans (net)		1,733
Bank premises, furniture and fixtures		903
Other assets		69
Total Assets		7,925

LIABILITIES

Demand deposits (IPC)		634
Time and savings deposits (IPC)		3,078
Deposits of States and municipalities		100
Certified and officers checks		163
Total Domestic Deposits	3,975	
Demand deposits	797	
Time and savings deposits	3,178	
Total Domestic and Foreign Deposits		3,975
Federal funds purchased, etc.		314
Mortgage indebtedness		300
Other liabilities		21
Total Liabilities		4,610

EQUITY CAPITAL

Common stock	1,716
Surplus	858
Undivided profits	741
Total Equity Capital	3,315
Total Liabilities and Equity Capital	7,925

Orange National Bank

Incorporated June 1, 1979

1201 East Katella Avenue, Orange 92667 Tel: (714) 771-4000

Principal Officers: Wayne F. Miller, President; Robert W. Creighton, Executive Vice President & Cashier; Ken J. Cosgrove, Senior Vice President.

Directors: Michael W. Abdalla, M.D., Herbert K. Baldwin, Fred L. Barrera, Michael J. Christianson, Robert W. Creighton, Armand Durante, Charles Foulger, William Frantz, Gerald Holte, James Mahoney, Harlan A. Smith, O.D., Robert Welch.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,332
U. S. Treasury securities		2,053
Obligations of U.S. Gov't agencies, etc.		200
Obligations of States and political subdivisions		400
Other bonds, notes, and debentures		75
Federal funds sold, etc.		4,470
Loans (excluding unearned income)	18,323	
LESS: Reserve for possible loan losses	190	
Loans (net)		18,133
Direct lease financing		1,509
Bank premises, furniture and fixtures		1,870
Other assets		314
Total Assets		32,356

LIABILITIES

Demand deposits (IPC)		10,329
Time and savings deposits (IPC)		16,257
Certified and officers checks		285
Total Domestic Deposits	26,871	
Demand deposits	10,614	
Time and savings deposits	16,257	
Total Domestic and Foreign Deposits		26,871
Federal funds purchased, etc.		1,889
Other liabilities		439
Total Liabilities		29,199

EQUITY CAPITAL

Common stock		1,250
Surplus		1,250
Undivided profits		657
Total Equity Capital		3,157
Total Liabilities and Equity Capital		32,356

Orange National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,451
Income on Federal funds sold	444
Interest and dividends on investments	189
Income from direct lease financing	187
Other operating income	107
Total operating income	3,378
OPERATING EXPENSE	
Salaries and employee benefits	759
Interest on deposits	1,243
Interest on Federal funds purchased and other borrowings	12
Occupancy and furniture and equipment expense	184
Provision for loan losses	127
Other operating expense	454
Total operating expense	2,779
NET OPERATING INCOME	599
Applicable income taxes	199
Income before extraordinary items	400
Extraordinary charges (credits)	
NET INCOME	400
NET CHANGE IN CAPITAL	400

Pacific National Bank

Established January 29, 1982

4665 MacArthur Court, Newport Beach 92660 **Tel: (714) 851-1033**

Principal Officers: James Lynch, President; Richard K. McNabb, Senior Vice President; Tay McNally, Vice President & Cashier; Lou Ellen Moore, Vice President; Susan Peters, Operations Officer.

Directors: Arthur D. Axelrod, W. Scott Biddle, William J. Bowers, James G. Brakke, Robert M. Campbell, Charles K. Knickerbocker, Jules A. Marine, David F. Stein, U.T. Thompson III, Peter Townsend.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,060
Obligations of U.S. Gov't agencies, etc.		1,200
Other bonds, notes, and debentures		105
Federal funds sold, etc.		6,100
Loans (excluding unearned income)	7,284	
LESS: Reserve for possible loan losses	35	
Loans (net)		7,249
Direct lease financing		12
Bank premises, furniture and fixtures		1,051
Other assets		341
Total Assets		20,118

LIABILITIES

Demand deposits (IPC)		3,369
Time and savings deposits (IPC)		11,976
Certified and officers checks		523
Total Domestic Deposits	15,868	
Demand deposits	3,892	
Time and savings deposits	11,976	
Total Domestic and Foreign Deposits		15,868
Federal funds purchased, etc.		804
Other liabilities		141
Total Liabilities		16,813

EQUITY CAPITAL

Common stock	1,750
Surplus	1,750
Undivided profits	-195
Total Equity Capital	3,305
Total Liabilities and Equity Capital	20,118

Pacific Western National Bank

Established November 13, 1980

8810 E. Whittier Boulevard, Pico Rivera 90660 **Tel: (213) 695-0436**

Principal Officers: Warren Lemons, President; D. L. Cahhal, Vice President and Cashier; Bette M. O'Nesky, Assistant Vice President.

Directors: D. L. Cahhal, Warren Lemons, Michael E. Macke, Alfred Manookian, Beatrice Proo, Paul J. Riccobon, Rudolph F. Silva, Willard Smith, Paul M. Weil.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,736
Obligations of U.S. Gov't agencies, etc.		1,300
Obligations of States and political subdivisions		403
Other bonds, notes, and debentures		61
Federal funds sold, etc.		1,500
Loans (excluding unearned income)	7,808	
LESS: Reserve for possible loan losses	54	
Loans (net)		7,754
Bank premises, furniture and fixtures		845
Other assets		304
Total Assets		14,903

LIABILITIES

Demand deposits (IPC)		4,848
Time and savings deposits (IPC)		6,185
Deposits of U.S. Government		5
Deposits of States and municipalities		1,098
Deposits of commercial banks		35
Certified and officers checks		221
Total Domestic Deposits	12,392	
Demand deposits	5,109	
Time and savings deposits	7,283	
Total Domestic and Foreign Deposits		12,392
Other liabilities		241
Total Liabilities		12,633

EQUITY CAPITAL

Common stock		1,020
Surplus		1,020
Undivided profits		230
Total Equity Capital		2,270
Total Liabilities and Equity Capital		14,903

Pacific Western National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	639
Income on Federal funds sold	379
Interest and dividends on investments	178
Other operating income	39
Total operating income	1,235

OPERATING EXPENSE

Salaries and employee benefits	218
Interest on deposits	429
Occupancy and furniture and equipment expense	82
Provision for loan losses	40
Other operating expense	169
Total operating expense	938
NET OPERATING INCOME	297
Applicable income taxes	91
Income before extraordinary items	206
Extraordinary charges (credits)	
NET INCOME	206
Other increases (decreases) in capital	40
NET CHANGE IN CAPITAL	246

Palm Desert National Bank

Established December 7, 1981

73-655 El Paseo, Palm Desert 92260 Tel: (714) 340-1145

Principal Officers: Donald E. Davis, President; Lynn J. Marcroft, Vice President & Cashier; Michael D. Herrick, Vice President, Loans; Bonnie J. McCarthy, Corporate Secretary.

Directors: Donald E. Davis, T.A.D. Fessenden, Bert J. Genstel, Harold S. Goodman, William C. Hannon, Phyllis Jackson, Theodore R. Lennon, Bernard E. McCune, Edward D. Mullins, Fern D. Stout.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		456
Other bonds, notes, and debentures		75
Federal funds sold, etc.		2,600
Loans (excluding unearned income)	3,352	
LESS: Reserve for possible loan losses	18	
Loans (net)		3,334
Bank premises, furniture and fixtures		159
Other assets		115
Total Assets		6,739

LIABILITIES

Demand deposits (IPC)		1,788
Time and savings deposits (IPC)		2,586
Deposits of U.S. Government		7
Certified and officers checks		196
Total Domestic Deposits	4,577	
Demand deposits	1,991	
Time and savings deposits	2,586	
Total Domestic and Foreign Deposits		4,577
Other liabilities		41
Total Liabilities		4,618

EQUITY CAPITAL

Common stock	1,250
Surplus	1,220
Undivided profits	-349
Total Equity Capital	2,121
Total Liabilities and Equity Capital	6,739

Palm Desert National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1
Income on Federal funds sold	102
Total operating income	103
OPERATING EXPENSE	
Salaries and employee benefits	161
Interest on deposits	1
Interest on Federal funds purchased and other borrowings	57
Occupancy and furniture and equipment expense	37
Other operating expense	150
Total operating expense	406
NET OPERATING INCOME	-303
Income before extraordinary items	-303
Extraordinary charges (credits)	
NET INCOME	-303
NET CHANGE IN CAPITAL	-303

Palos Verdes National Bank

Established April 19, 1982

627 Silver Spur Road, Rolling Hills Estates 90274 **Tel: (213) 541-4518**

Principal Officers: Victor Bennett, President; Joseph Kelly, Dan Steric, Vice Presidents.

Directors: Arvin O. Basnight, Jerome Belsky, Victor Bennett, Matt Brunning, Paul Kalemkiarian, Dwight H. Mensinger, Paul A. Mitchell, Betty Vokes.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		
U. S. Treasury securities		148
Other bonds, notes, and debentures		95
Federal funds sold, etc.		79
Loans (excluding unearned income)		2,950
LESS: Reserve for possible loan losses	486	
Loans (net)	1	
Bank premises, furniture and fixtures		485
Other assets		112
		51
Total Assets		3,920

LIABILITIES

Demand deposits (IPC)		
Time and savings deposits (IPC)		479
Certified and officers checks		905
Total Domestic Deposits		74
Demand deposits	1,458	
Time and savings deposits	553	
	905	
Total Domestic and Foreign Deposits		
Other liabilities		1,458
		11
Total Liabilities		1,469

EQUITY CAPITAL

Common stock		
Surplus		1,319
Undivided profits		1,156
		-24
Total Equity Capital		2,451
Total Liabilities and Equity Capital		3,920

Pioneer National Bank

Established May 14, 1981

1515 South Harbor Boulevard, Fullerton 92632 Tel: (714) 773-0600

Principal Officers: William K. Hood, Chairman of the Board; Richard B. Boyle, President and Chief Executive Officer; Howard A. Shields, Executive Vice President-Credit; Sherry L. Findlay, Senior Vice President and Cashier.

Directors: Rosemarie A. Atencio, Richard B. Boyle, Leadie M. Clark, Edward D. Goldstein, William K. Hood, Perry R. McCarty, Charles V. Mihaylo, Robert L. Stotts, C.P.A., Orville W. Tien, J. D. Woods.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		9,287
Other bonds, notes, and debentures		121
Federal funds sold, etc.		1,550
Loans (excluding unearned income)	6,219	
LESS: Reserve for possible loan losses	49	
Loans (net)		6,170
Bank premises, furniture and fixtures		368
Other assets		428
Total Assets		17,924

LIABILITIES

Demand deposits (IPC)		2,919
Time and savings deposits (IPC)		10,344
Deposits of U.S. Government		53
Deposits of States and municipalities		300
Certified and officers checks		142
Total Domestic Deposits	13,758	
Demand deposits	3,114	
Time and savings deposits	10,644	
Total Domestic and Foreign Deposits		13,758
Other liabilities		211
Total Liabilities		13,969

EQUITY CAPITAL

Common stock	2,015
Surplus	2,002
Undivided profits	-62
Total Equity Capital	3,955
Total Liabilities and Equity Capital	17,924

Pioneer National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	318
Interest on balances with banks	396
Income on Federal funds sold	275
Interest and dividends on investments	7
Other operating income	9
Total operating income	1,005
OPERATING EXPENSE	
Salaries and employee benefits	325
Interest on deposits	235
Occupancy and furniture and equipment expense	76
Provision for loan losses	27
Other operating expense	240
Total operating expense	903
NET OPERATING INCOME	102
Applicable income taxes	12
Income before extraordinary items	90
Extraordinary charges (credits)	
NET INCOME	90
Other increases (decreases) in capital	3,766
NET CHANGE IN CAPITAL	3,856

Rancho Santa Fe National Bank

Established March 3, 1982

16921 Via de Santa Fe, Rancho Santa Fe 92067 Tel: (714) 756-3023

Principal Officers: Howard W. Meister II, Chairman of the Board; James D. Boyce, President & Chief Executive Officer; William D. Haun, Senior Vice President; Fran B. Cleve, Vice President & Cashier.

Directors: Judith R. Arendsee, Charles S. Arledge, John M. Bohannan, James A. Boyce, Richard J. Brigante, Robert E. Herrmann, Alan P. Johnson, Joyce F. Klein, Howard W. Meister II, Howard C. Morrow, George J. Nicholas, J. Frederick Reeves, Jr., Paul I. Stevens, Paul M. Thomas, Jr.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		414
Obligations of U.S. Gov't agencies, etc.		499
Other bonds, notes, and debentures		150
Federal funds sold, etc.		4,225
Loans (excluding unearned income)	3,670	
LESS: Reserve for possible loan losses	11	
Loans (net)		3,659
Bank premises, furniture and fixtures		357
Other assets		146
Total Assets		9,450

LIABILITIES

Demand deposits (IPC)		851
Time and savings deposits (IPC)		3,424
Deposits of U.S. Government		7
Certified and officers checks		297
Total Domestic Deposits	4,579	
Demand deposits	1,155	
Time and savings deposits	3,424	
Total Domestic and Foreign Deposits		4,579
Federal funds purchased, etc.		48
Other liabilities		52
Total Liabilities		4,679

EQUITY CAPITAL

Common stock		2,500
Surplus		2,485
Undivided profits		-214
Total Equity Capital		4,771
Total Liabilities and Equity Capital		9,450

Riverside National Bank

Incorporated July 14, 1964

3545 Central Ave., Riverside 92506
Tel: (714) 686-9075

Principal Officers: Michael C. Billings, President; J. Richard Swartz, Senior Vice President and Cashier; R.L. Larson, Senior Vice President.

Directors: Mary Ann Archambault, Michael C. Billings, Dolores M. Magnuson, Leon Sigerman, J. Richard Swartz, Nicholas E. Tavaglione, Roy E. Whitehead.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,122
U. S. Treasury securities		200
Obligations of U.S. Gov't agencies, etc.		1,250
Obligations of States and political subdivisions		5,020
Other bonds, notes, and debentures		59
Federal funds sold, etc.		3,500
Loans (excluding unearned income)	37,032	
LESS: Reserve for possible loan losses	477	
Loans (net)		36,555
Direct lease financing		799
Bank premises, furniture and fixtures		3,069
Other assets		748
Total Assets		55,322

LIABILITIES

Demand deposits (IPC)		19,609
Time and savings deposits (IPC)		26,710
Deposits of U.S. Government		41
Deposits of States and municipalities		734
Certified and officers checks		1,270
Total Domestic Deposits	48,364	
Demand deposits	20,920	
Time and savings deposits	27,444	
Total Domestic and Foreign Deposits		48,364
Other liabilities for borrowed money		300
Other liabilities		469
Total Liabilities		49,133

EQUITY CAPITAL

Common stock	1,445
Surplus	533
Undivided profits	4,211
Total Equity Capital	6,189
Total Liabilities and Equity Capital	55,322

Branch offices (2): Riverside (2).
Subsidiary: Inland Data Service.

Riverside National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	5,887
Income on Federal funds sold	466
Interest and dividends on investments	618
Income from direct lease financing	55
Other operating income	383
Total operating income	7,409

OPERATING EXPENSE

Salaries and employee benefits	1,732
Interest on deposits	2,715
Interest on Federal funds purchased and other borrowings	25
Occupancy and furniture and equipment expense	441
Provision for loan losses	144
Other operating expense	1,121
Total operating expense	6,178
NET OPERATING INCOME	1,231
Applicable income taxes	447
Income before extraordinary items	784
Extraordinary charges (credits)	
NET INCOME	784
Other increases (decreases) in capital	47
NET CHANGE IN CAPITAL	831

Sacramento Valley Bank, N.A.

Established Decemeber 4, 1981

1555 River Park Drive, Sacrmanto 95815 **Tel: (916) 924-3914**

Principal Officers: Herbert K. Yee, Chairman of the Board; Max Morris, Vice Chairman of the Board & Chief Executive Officer; Stanley R. Atchley, President & Chief Administrative Officer; Bruce W. Morrison, Senior Vice President & Cashier; C. Lee Webb, Senior Vice President & Senior Loan Administrator.

Directors: Stanley R. Atchley, Frank J. Corti, Jack M. Kimmel, Max Morris, Roger W. Niello, Brooks H. Rooney, Melvin Shore, Jeffrey J. Taylor, Robert E. Whitten, Harry C. Wong, Herbert K. Yee.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,965
U. S. Treasury securities		1,290
Other bonds, notes, and debentures		150
Federal funds sold, etc.		6,450
Loans (excluding unearned income)	27,594	
LESS: Reserve for possible loan losses	216	
Loans (net)		27,378
Bank premises, furniture and fixtures		1,851
Other real estate owned		54
Other assets		1,065
Total Assets		40,203

LIABILITIES

Demand deposits (IPC)		7,659
Time and savings deposits (IPC)		24,127
Deposits of U.S. Government		34
Deposits of States and municipalities		1,000
Certified and officers checks		560
Total Domestic Deposits	33,380	
Demand deposits	8,253	
Time and savings deposits	25,127	
Total Domestic and Foreign Deposits		33,380
Mortgage indebtedness		1,211
Other liabilities		508
Total Liabilities		35,099

EQUITY CAPITAL

Common stock	1,000
Surplus	4,000
Undivided profits	104
Total Equity Capital	5,104
Total Liabilities and Equity Capital	40,203

Parent company: Central Pacific Corporation.
Branch offices (4): Citrus Heights, Sacramento (3).

Sacramento Valley Bank, N.A. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	380
Income on Federal funds sold	35
Interest and dividends on investments	46
Other operating income	30
Total operating income	491
OPERATING EXPENSE	
Salaries and employee benefits	102
Interest on deposits	136
Occupancy and furniture and equipment expense	40
Provision for loan losses	21
Other operating expense	33
Total operating expense	332
NET OPERATING INCOME	159
Applicable income taxes	83
Income before extraordinary items	76
Extraordinary charges (credits)	
NET INCOME	76
Other increases (decreases) in capital	5,000
NET CHANGE IN CAPITAL	5,076

San Diego National Bank

Established November 12, 1981

635 West 'A' Street, San Diego 92101 Tel: (714) 231-4989

Principal Officers: W.C. Cylke, President & Chief Executive Officer; Don B. Dale, Executive Vice President; David L. Hoffland, Vice President & Cahier; Melvin Weinman, Vice President, Business Development; Doug Evans, Robert Horsman, Vice Presidents, Loans; Joyce Chewning, Vice President Operations.

Directors: W.C. Cylke, Don B. Dale, C.I. Feurzeig, Michael C. Fletcher, Murray I. Galinson, Edmund Hamm, Thedore Lambron, C. Randolph Strada, Julius Zolezzi.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		3,798
U. S. Treasury securities		5,482
Obligations of U.S. Gov't agencies, etc.		1,501
Other bonds, notes, and debentures		295
Federal funds sold, etc.		2,855
Loans (excluding unearned income)	10,537	
LESS: Reserve for possible loan losses	60	
Loans (net)		10,477
Bank premises, furniture and fixtures		295
Other assets		576
Total Assets		25,279

LIABILITIES

Demand deposits (IPC)		4,744
Time and savings deposits (IPC)		10,290
Deposits of U.S. Government		91
Deposits of commercial banks		100
Certified and officers checks		348
Total Domestic Deposits	15,573	
Demand deposits	5,283	
Time and savings deposits	10,290	
Total Domestic and Foreign Deposits		15,573
Federal funds purchased, etc.		415
Other liabilities		184
Total Liabilities		16,172

EQUITY CAPITAL

Common stock		4,522
Surplus		4,523
Undivided profits		62
Total Equity Capital		9,107
Total Liabilities and Equity Capital		25,279

San Diego National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	38
Interest on balances with banks	41
Income on Federal funds sold	43
Interest and dividends on investments	73
Total operating income	195
OPERATING EXPENSE	
Salaries and employee benefits	75
Interest on deposits	15
Interest on Federal funds purchased and other borrowings	1
Occupancy and furniture and equipment expense	16
Provision for loan losses	5
Other operating expense	52
Total operating expense	164
NET OPERATING INCOME	31
Income before extraordinary items	31
Extraordinary charges (credits)	
NET INCOME	31
Other increases (decreases) in capital	8,728
NET CHANGE IN CAPITAL	8,759

San Dieguito National Bank

Established December 22, 1980

135 Saxony Road, Encinitas 92024 Tel: (714) 436-6888

Principal Officers: Stanley E. Gardner, President and Chief Executive Officer; Vernon E. Sorensen, Jr., Vice President and Cashier.

Directors: Paul A. Vogel, Chairman of the Board; Leonard R. Cory, J. Peter Fitzpatrick, D.D.S., Stanley E. Gardner, Robert E. Grice, William F. Howell, M. Tamie Kimura, Donald A. Klatt, Thomas T. Minamide, James E. O'Neal, Robert O. Weston.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,915
U. S. Treasury securities		750
Obligations of U.S. Gov't agencies, etc.		700
Other bonds, notes, and debentures		75
Federal funds sold, etc.		600
Loans (excluding unearned income)	13,969	
LESS: Reserve for possible loan losses	105	
Loans (net)		13,864
Bank premises, furniture and fixtures		1,009
Other assets		595
Total Assets		19,508

LIABILITIES

Demand deposits (IPC)		5,711
Time and savings deposits (IPC)		9,549
Deposits of States and municipalities		700
Certified and officers checks		435
Total Domestic Deposits	16,395	
Demand deposits	6,146	
Time and savings deposits	10,249	
Total Domestic and Foreign Deposits		16,395
Federal funds purchased, etc.		453
Other liabilities		132
Total Liabilities		16,980

EQUITY CAPITAL

Common stock	1,250
Surplus	1,228
Undivided profits	50
Total Equity Capital	2,528
Total Liabilities and Equity Capital	19,508

San Dieguito National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	981
Interest on balances with banks	114
Income on Federal funds sold	348
Interest and dividends on investments	119
Other operating income	62
Total operating income	1,624
OPERATING EXPENSE	
Salaries and employee benefits	380
Interest on deposits	386
Interest on Federal funds purchased and other borrowings	32
Occupancy and furniture and equipment expense	105
Provision for loan losses	58
Other operating expense	461
Total operating expense	1,422
NET OPERATING INCOME	202
Income before extraordinary items	202
Net securities gains (losses)	4
Extraordinary charges (credits)	
NET INCOME	206
NET CHANGE IN CAPITAL	206

San Jose National Bank

Established June 10, 1982

One North Market Street, San Jose 95113 Tel: (408) 947-7562

Principal Officers: Arthur K. Lund, Chairman of the Board; Vern A. Ingraham, President & Chief Executive Officer; Juan G. Jimenez, Vice President & Cashier; Jeffrey W. Gardiner, Vice President & Senior Loan Officer; Martin Sorensen, Vice President & Director of Marketing.

Directors: Robert A. Archer, Ray H. Collisaw, Jack G. Fischer, Joseph D. Franco, Vern A. Ingraham, Walter L. Jensen, Donald L. Lucas, Arthur Lund, Louis Oneal.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		
U. S. Treasury securities		1,355
Other bonds, notes, and debentures		1,343
Federal funds sold, etc.		320
Loans (excluding unearned income)		11,000
LESS: Reserve for possible loan losses	623	
Loans (net)		
Bank premises, furniture and fixtures		623
Other assets		1,018
		68
Total Assets		15,727

LIABILITIES

Demand deposits (IPC)		
Time and savings deposits (IPC)		943
Deposits of U.S. Government		3,224
Certified and officers checks		20
Total Domestic Deposits		436
Demand deposits	4,623	
Time and savings deposits	1,399	
	3,224	
Total Domestic and Foreign Deposits		
Federal funds purchased, etc.		4,623
Mortgage indebtedness		167
Other liabilities		22
		264
Total Liabilities		5,076

EQUITY CAPITAL

Common stock		
Surplus		5,326
Undivided profits		5,226
		99
Total Equity Capital		10,651
Total Liabilities and Equity Capital		15,727

Santa Clarita National Bank

Incorporated October 1, 1965

23929 W. Valencia Blvd., Valencia 91355
Tel: (805) 255-9611

Principal Officers: Don G. Guglielmino, Chairman of the Board, President and Chief Executive Officer; Raymond T. Hale, Executive Vice President; Dolores Dickinson, Senior Vice President and Cashier; A.W. Ellis, Senior Vice President, Branch Administration; Frank C. Ficke, Senior Vice President, Marketing.

Directors: Elisha J. Agajanian, Walter R. Fisher, Robert H. Fitzpatrick, Don Guglielmino, Raymond T. Hale, Curtis Huntsinger, Hugo Lizza, James D. McMahon, Paul Palmer.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		12,123
U. S. Treasury securities		4,374
Obligations of U.S. Gov't agencies, etc.		8,690
Obligations of States and political subdivisions		8,528
Corporate stock		173
Federal funds sold, etc.		2,450
Loans (excluding unearned income)	68,356	
LESS: Reserve for possible loan losses	426	
Loans (net)		67,930
Bank premises, furniture and fixtures		6,712
Other real estate owned		414
Other assets		2,134
Total Assets		113,528

LIABILITIES

Demand deposits (IPC)		39,343
Time and savings deposits (IPC)		57,407
Deposits of U.S. Government		77
Deposits of States and municipalities		3,649
Certified and officers checks		1,550
Total Domestic Deposits	102,026	
Demand deposits	41,166	
Time and savings deposits	60,860	
Total Domestic and Foreign Deposits		102,026
Federal funds purchased, etc.		199
Other liabilities for borrowed money		976
Mortgage indebtedness		567
Other liabilities		1,300
Total Liabilities		105,068
Subordinated notes and debentures		625

EQUITY CAPITAL

Common stock	1,247
Surplus	4,507
Undivided profits	2,081
Total Equity Capital	7,835
Total Liabilities and Equity Capital	113,528

Branch offices (8): Newhall (2), North Hollywood, Northridge, San Fernando, Sepulveda, Sylmar, Valencia.

Santa Clarita National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	9,744
Income on Federal funds sold	765
Interest and dividends on investments	1,958
Other operating income	1,358
Total operating income	13,825

OPERATING EXPENSE

Salaries and employee benefits	3,730
Interest on deposits	6,455
Interest on Federal funds purchased and other borrowings	322
Occupancy and furniture and equipment expense	1,285
Provision for loan losses	318
Other operating expense	1,863
Total operating expense	13,973
NET OPERATING INCOME	-148
Income before extraordinary items	-148
Net securities gains (losses)	4
Extraordinary charges (credits)	
NET INCOME	-144
Other increases (decreases) in capital	24
Cash dividends paid	142
NET CHANGE IN CAPITAL	-262

Santa Fe National Bank

Established August 6, 1979

12551 E. Imperial Highway, Norwalk 90650 Tel: (213) 864-9971

Principal Officers: Dwain E. Johnson, Chiarman of the Board; James D. Hawkins, Vice Chairman; Edward H. Lund, President; Frank Maiques, Senior Vice President; June Duplissey, Vice President & Cashier.

Directors: James D. Hawkins, Morgan Imperial, Dwain E. Johnson, Edward H. Lund, Bill Mosher, Charles F. Munea, Donald W. Myers, Donald G. Weiner, O.D.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,253
U. S. Treasury securities		200
Obligations of U.S. Gov't agencies, etc.		2,800
Obligations of States and political subdivisions		310
Other bonds, notes, and debentures		60
Federal funds sold, etc.		1,450
Loans (excluding unearned income)	7,828	
LESS: Reserve for possible loan losses	45	
Loans (net)		7,783
Bank premises, furniture and fixtures		503
Other assets		246
Total Assets		14,605

LIABILITIES

Demand deposits (IPC)		4,080
Time and savings deposits (IPC)		7,268
Deposits of States and municipalities		666
Certified and officers checks		255
Total Domestic Deposits	12,269	
Demand deposits	4,801	
Time and savings deposits	7,468	
Total Domestic and Foreign Deposits		12,269
Federal funds purchased, etc.		82
Other liabilities		100
Total Liabilities		12,451

EQUITY CAPITAL

Common stock		1,017
Surplus		1,017
Undivided profits		120
Total Equity Capital		2,154
Total Liabilities and Equity Capital		14,605

Branch office: Whittier.

Santa Fe National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	867
Interest on balances with banks	40
Income on Federal funds sold	115
Interest and dividends on investments	381
Other operating income	41
Total operating income	1,444
OPERATING EXPENSE	
Salaries and employee benefits	362
Interest on deposits	664
Occupancy and furniture and equipment expense	137
Provision for loan losses	25
Other operating expense	204
Total operating expense	1,392
NET OPERATING INCOME	52
Applicable income taxes	15
Income before extraordinary items	37
Net securities gains (losses)	1
Extraordinary charges (credits)	
NET INCOME	38
Other increases (decreases) in capital	34
NET CHANGE IN CAPITAL	72

Security Pacific National Bank

Incorporated August 16, 1880

333 South Hope St., Los Angeles 90071 Tel: (213) 613-6211

Principal Officers: Richard J. Flamson III, Chairman of the Board & Chief Executive Officer; George F. Moody, President and Chief Operating Officer; Frank V. Cahouet, Vice Chairman of the Board & Chief Financial Officer; Lloyd P. Johnson, Harry S. Meily, Paul L. Smith, Vice Chairmen of the Board; Ralph E. Bellville, Robert C. Corteway, John J. Duffy, William F. Ford, Russell Freeman, K. Courtenay Hawkins, Jr., JohnF. Kooken, Irving Margol, Robert T. Perry, Duwayne J. Peterson, Robert H. Smith, Robert L. Thaler, Kraig A. Westra, Executive Vice Presidents.

Directors: Joseph F. Alibrandi, Robert Anderson, Richard C. Bergen, J.G. Boswell II, Sidney F. Brody, Earl Clark, Charles E. Ducommun, Richard J. Flamson III, Camilla C. Frost, Donald E. Guinn, Carl E. Hartnack, Frank L. Hope, Jr., William M. Keck, Jr., Frederick G. Larkin, Jr., Glen McDaniel, George F. Moody, Fred W. O'Green, H. Russell Smith, Dwight L. Stuart, Richard R. Von Hagen, John Cree Wilson, Jr., M.D., Jacques S. Yeager, James H. Zumberge.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		4,503,170
U. S. Treasury securities		738,250
Obligations of U.S. Gov't agencies, etc.		489,630
Obligations of States and political subdivisions		432,604
Other bonds, notes, and debentures		56,800
Corporate stock		45,669
Trading account securities		237,329
Federal funds sold, etc.		385,753
Loans (excluding unearned income)	20,397,302	
LESS: Reserve for possible loan losses	171,118	
Loans (net)		20,226,184
Direct lease financing		1,101,615
Bank premises, furniture and fixtures		664,760
Other real estate owned		81,846
Investments in unconsolidated subsidiaries		24,944
Customers' liability on acceptances outstanding		2,155,401
Other assets		611,630
Total Assets		31,755,585

LIABILITIES

Demand deposits (IPC)		4,206,884
Time and savings deposits (IPC)		12,905,996
Deposits of U.S. Government		66,435
Deposits of States and municipalities		638,777
Deposits of foreign governments		146,256
Deposits of commercial banks		711,621
Certified and officers checks		349,989
Total Domestic Deposits	19,025,958	
Demand deposits	5,166,786	
Time and savings deposits	13,859,172	
Deposits in Foreign Offices		5,125,429
Total Domestic and Foreign Deposits		24,151,387
Federal funds purchased, etc.		2,351,460
Other liabilities for borrowed money		583,938
Mortgage indebtedness		32,934
Acceptances executed and outstanding		2,155,401
Other liabilities		1,099,618
Total Liabilities		30,374,738

EQUITY CAPITAL

Common stock	550,000
Surplus	550,000
Undivided profits	280,847
Total Equity Capital	1,380,847
Total Liabilities and Equity Capital	31,755,585

Parent company: Security Pacific Corporation.

Subsidiaries: The Bank of Canton, Ltd.; The Bank of Canton, Ltd. (Macao); The Bank of Canton (Nominees) (Limited)-(Hong Kong); The Bank of Canton (Nominees) (Limited) (Singapore); Canton Pacific Finance, Ltd.; Eden Isles, Inc.; Equitable Deed Company; First Small Business Investment Company of California; PNB Securities; Pacific Southwest Realty Company; SECTRANS Corporation; Security Pacific Australia, Ltd.; Security Pacific Bank, Canada; Security Pacific Bank (Panama), S.A.; Security Pacific Commercial Leasing, Inc.; Security Pacific do Brasil, S/C LTDA; Security Pacific Employee Benefit Services, Inc.; Security Pacific Equipment Finance (Europe), Inc.; Security Pacific Equipment Leasing, Inc.; S.A.; Security-Pacific International Bank; Security Pacific Lease Finance (Europe), Inc.; Security Pacific Midwest, Inc.; Security Pacific Overseas Corp.; Security Pacific Overseas Investment Corporation; Security Pacific Southwest, Inc.; SEPAC Acceptance & Lease Service, Inc.

Security Pacific National Bank—Continued

Branch offices (661): Agoura, Alameda, Alhambra, Alpine, Altadena, Anaheim (5), Angels Camp, Antioch, Apple Valley, Arcadia (2), Arcata (2), Arroyo Grande, Atascadero, Auberry, Auburn, Avalon, Azusa, Bakersfield (5), Banning, Barstow (2), Berkeley, Beverly Hills (3), Big Bear Lake, Big Pine, Bishop, Blue Jay, Blythe, Boron, Brawley, Brea, Buena Park (3), Burbank (5), Burlingame, Calimesa, Camarillo, Canoga Park (2), Canyon Country, Capistrano Beach, Carlsbad (2), Carmel, Carmichael, Carpinteria, Carson, Cathedral City, Cerritos (2), Chatsworth, Chico (2), Chino (2), Chula Vista (2), Citrus Heights, City of Commerce (2), City of Industry, Claremont, Clovis, Coalinga, Colton, Compton (3), Concord (2), Corcoran, Corona, Corona Del Mar, Coronado, Costa Mesa (2), Covina (2), Culver City (3), Cupertino, Cypress, Daly City (2), Danville, Davis, Delano, Desert Hot Springs, Diamond Bar (2), Dinuba, Downey (2), El Cajon (3), El Centro (2), El Monte, El Segundo (2), El Toro, Encinitas (2), Encino, Escondido (4), Eureka (3), Exeter, Fair Oaks, Fairfield, Fallbrook, Fillmore, Folsom (2), Fontana (2), Foster City, Fountain Valley, Fremont, Fresno (15), Fullerton (4), Garden Grove (4), Gardena, Glenbrook, Glendale (5), Glendora, Goleta, Granada Hills, Grand Terrace, Grass Valley, Greenbrae, Guadalupe, Hacienda Heights, Hanford, Hawthorne, Hayward (2), Hemet (3), Hermosa Beach, Hesperia, Hollywood (3), Hoopa, Huntington Beach (6), Huntington Park (2), Idyllwild, Imperial Beach, Independence, Indio (2), Inglewood (2), Irvine (3), Jackson, June Lake, La Canada Flintridge, La Crescenta, La Habra (2), La Jolla (5), La Mesa (3), La Mirada, La Puente, La Verne, Lafayette, Laguna Beach, Laguna Hills (3), Laguna Niguel, Lake Arrowhead, Lake Elsinore, Lakeside, Lakewood, Lancaster (2), Lawndale, Lee Vining, Lindsay, Livermore, Loma Linda, Lompoc (3), Lone Pine, Long Beach (11), Los Altos, Los Angeles (72), Los Gatos, Los Osos, Lynwood, Madera, Malibu, Mammoth Lakes, Manhattan Beach, March Air Force Base, Marina del Rey (2), Maywood, McFarland, McKinleyville, Menlo Park, Merced, Milpitas, Mill Valley, Mission Viejo (2), Modesto (4), Monrovia, Montclair, Montebello, Montecito, Monterey, Monterey Park (2), Montrose, Moraga, Morro Bay, Mountain View, Napa, National City, Nevada City, Newbury Park (2), Newhall (2), Newport Beach (5), Norco, North Hollywood (2), Northridge (3), Norwalk, Novato, Oakland (3), Oceanside, Ojai, Orange (3), Orange Cove, Oroville, Oxnard (4), Pacific Grove, Pacific Palisades, Palmdale, Palm Desert (2), Palm Springs (3), Palo Alto (2), Palos Verdes Estates (2), Panorama City, Paradise, Pasadena (5), Paso Robles, Perris, Piedmont, Pismo Beach, Placerville (3), Pleasant Hill, Pomona (3), Porterville, Port Hueneme, Poway, Ramona, Rancho Cordova (2), Rancho Cucamonga, Rancho La Costa, Rancho Mirage, Rancho Santa Fe, Redding (3), Redlands, Redondo Beach, Redwood City, Reedley, Reseda, Rialto (2), Ridgecrest, Riverside (13), Rohnert Park, Rolling Hills Estates, Rosemead, Roseville, Rowland Heights, Sacramento (9), Salinas (2), San Bernardino (4), San Clemente, San Diego (19), San Fernando, San Francisco (11), San Gabriel, Sanger, San Jose (7), San Juan Capistrano, San Leandro, San Luis Obispo, San Marcos, San Marino (2), San Mateo (3), San Pedro (3), San Rafael, Santa Ana (6), Santa Barbara (3), Santa Cruz, Santa Fe Springs, Santa Maria (3), Santa Monica (4), Santa Paula, Santa Rosa (4), Santee, San Ysidro, Saratoga, Saugus, Seal Beach (2), Selma, Sepulveda, Sherman Oaks (3), Shingle Springs, Simi Valley (2), Solvang, Sonora, South Gate, South Laguna, South Lake Tahoe, South Pasadena, Stockton (3), Studio City, Sun City, Sunland, Sunnyvale (2), Sun Valley (2), Sylmar, Tarzana, Temecula, Temple City, Thousand Oaks (5), Torrance (7), Trona, Tulare, Turlock, Tustin, Twain Harte, Twentynine Palms (2), Upland (2), Vacaville, Vandenberg Air Force Base, Van Nuys (3), Venice (2), Ventura (4), Vernon, Victorville, Visalia (2), Vista, Walnut Creek (2), Wasco, West Covina (2), Westlake Village, Westminster, Whittier (2), Willow Creek, Wilmington, Woodland, Woodland Hills (8), Yorba Linda, Yuba City, Yucaipa, Yucca Valley, Nassau, Bahamas, Manama, Bahrain, London, England, Frankfurt, Germany, Tokyo, Japan, Manila, Philippines, Singpore, Singapore.

Security Pacific National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,897,625
Interest on balances with banks	321,586
Income on Federal funds sold	23,126
Interest and dividends on investments	161,689
Income from direct lease financing	103,035
Trust department income	45,066
Other operating income	275,848
Total operating income	3,827,975

OPERATING EXPENSE

Salaries and employee benefits	472,042
Interest on deposits	2,135,119
Interest on Federal funds purchased and other borrowings	467,225
Occupancy and furniture and equipment expense	118,061
Provision for loan losses	48,840
Other operating expense	242,256
Total operating expense	3,483,543
NET OPERATING INCOME	344,432
Applicable income taxes	135,075
Income before extraordinary items	209,357
Net securities gains (losses)	-727
Extraordinary charges (credits)	
NET INCOME	208,630
Other increases (decreases) in capital	-545
Cash dividends paid	76,140
NET CHANGE IN CAPITAL	131,945

Security Pacific National Bank —Continued

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	
(b) Stocks	2,239,347
(c) Real Estate Loans	2,611,032
(d) Other Loans	256,258
(e) Real Estate	1,136,005
(f) Savings and Loan, Other Thrift Deposits	466,827
(g) Miscellaneous	85,323
Time Deposits:	233,746
(a) Own Bank	
(b) Other Banks	239,928
Demand Deposits:	557,065
(a) Own Bank	
Local Agency Security Investments	60,596
Corporate Investments	1,688,004
Agency,Safekeeping,Custodian, and Escrow Investments	1,212,498
Advances or Overdrafts	13,459,444
	67,261
Total Assets	24,313,334

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	
(b) Personal Living Trusts	932,983
(c) Employee Benefit Trusts	1,251,898
(d) Collective Investment Funds	5,070,416
(e) Less units of Collective Investment Funds	1,220,881
	-1,216,430
Total Fiduciary Accounts	
Local Agency Security Accounts	7,259,748
Corporate Accounts	1,688,004
Agency,Safekeeping,Custodian, and Escrow Accounts	1,468,273
Due to Commercial Department, Advances or Overdrafts	13,875,774
	21,535
Total Liabilities	24,313,334
Market value-Securities deposited with State Treasurer: Court	624
Market value-Securities deposited with State Treasurer: Private	165

Southland National Bank of Arcadia

Established June 15, 1982

800 South Santa Anita Avenue, Arcadia 91006 Tel: (213) 447-3256

Principal Officers: Martin Zashreson, Chairman of the Board; Paul A. Jones, President & Chief Executive Officer; C. Robert Netherton, Senior Vice President & Senior Loan Officer; Barbara J. Casey, Vice President & Cashier.

Directors: Paul Friedman, Hedy Glaetti, Paul A. Jones, William Moore, G. Barton Payne, Frank J. Pocino, Murray Seidner, Wayne A. Steinle, Martin Zashreson, Bernard Zwick.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		193
Other bonds, notes, and debentures		107
Federal funds sold, etc.		2,600
Loans (excluding unearned income)	614	
LESS: Reserve for possible loan losses		
Loans (net)		614
Bank premises, furniture and fixtures		766
Other assets		37
Total Assets		4,317

LIABILITIES

Demand deposits (IPC)		154
Time and savings deposits (IPC)		263
Certified and officers checks		677
Total Domestic Deposits	1,094	
Demand deposits	831	
Time and savings deposits	263	
Total Domestic and Foreign Deposits		1,094
Total Liabilities		1,094

EQUITY CAPITAL

Common stock	1,779
Surplus	1,768
Undivided profits	-324
Total Equity Capital	3,223
Total Liabilities and Equity Capital	4,317

The Torrance National Bank

Incorporated October 16, 1973

2860 W. Sepulveda Blvd., Torrance 90505 **Tel: (213) 326-2345**

Principal Officers: George W. Post, Chairman of the Board and President; Robert G. Leech, Executive Vice President and Cashier; Virginia B. Hass, Vice President and Secretary.

Directors: Jack B. Brooks, Neil E. Campbell, Larry J. Celmer, D.V.M., Prentice P. Kelly, Robert G. Leech, William J. Melville, Donald L. Meyer, George W. Post, James A. Post, James E. Walsh.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,906
Obligations of U.S. Gov't agencies, etc.		1,750
Obligations of States and political subdivisions		6,431
Other bonds, notes, and debentures		107
Federal funds sold, etc.		4,500
Loans (excluding unearned income)	25,858	
LESS: Reserve for possible loan losses	196	
Loans (net)		25,662
Bank premises, furniture and fixtures		1,981
Other real estate owned		358
Other assets		1,149
Total Assets		44,844

LIABILITIES

Demand deposits (IPC)		12,819
Time and savings deposits (IPC)		20,017
Deposits of U.S. Government		20
Deposits of States and municipalities		3,388
Deposits of commercial banks		50
Certified and officers checks		938
Total Domestic Deposits	37,232	
Demand deposits	14,015	
Time and savings deposits	23,217	
Total Domestic and Foreign Deposits		37,232
Other liabilities for borrowed money		581
Mortgage indebtedness		39
Other liabilities		1,094
Total Liabilities		38,946

EQUITY CAPITAL

Common stock		1,752
Surplus		1,799
Undivided profits		2,347
Total Equity Capital		5,898
Total Liabilities and Equity Capital		44,844

Branch office: Lomita.

The Torrance National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	4,398
Income on Federal funds sold	282
Interest and dividends on investments	678
Other operating income	434
Total operating income	5,792

OPERATING EXPENSE

Salaries and employee benefits	947
Interest on deposits	2,055
Interest on Federal funds purchased and other borrowings	44
Occupancy and furniture and equipment expense	138
Provision for loan losses	100
Other operating expense	834
Total operating expense	4,118
NET OPERATING INCOME	1,674
Applicable income taxes	636
Income before extraordinary items	1,038
Extraordinary charges (credits)	
NET INCOME	1,038
Cash dividends paid	678
NET CHANGE IN CAPITAL	360

Trans American National Bank

Incorporated April 27, 1965

400 South Atlantic Blvd., Monterey Park 91734 **Tel: (213) 289-4100**

Principal Officers: Adam K. Wen, Presidnet & Chief Executive Officer; Renato O. Fruto, Executive Vice President & Cashier; Henry Lee, Senior Vice President.

Directors: George Joseph Ho, Victor Hsia, James K. Liu, Stephen A. Malley, Max Offenberg, William Phillips, Robert B. Poon, Kenji Taniguchi, Adam K. Wen.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		31,947
Obligations of U.S. Gov't agencies, etc.		2,101
Obligations of States and political subdivisions		270
Other bonds, notes, and debentures		217
Federal funds sold, etc.		4,700
Loans (excluding unearned income)	24,886	
LESS: Reserve for possible loan losses	418	
Loans (net)		24,468
Bank premises, furniture and fixtures		480
Other assets		1,296
Total Assets		65,479

LIABILITIES

Demand deposits (IPC)		3,863
Time and savings deposits (IPC)		46,220
Deposits of U.S. Government		3
Deposits of commercial banks		411
Certified and officers checks		1,679
Total Domestic Deposits	52,176	
Demand deposits	5,956	
Time and savings deposits	46,220	
Total Domestic and Foreign Deposits		52,176
Federal funds purchased, etc.		1,261
Other liabilities		1,070
Total Liabilities		54,507

EQUITY CAPITAL

Common stock	1,538
Surplus	5,681
Undivided profits	3,753
Total Equity Capital	10,972
Total Liabilities and Equity Capital	65,479

Trans American National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	5,882
Interest on balances with banks	541
Income on Federal funds sold	3,166
Interest and dividends on investments	445
Other operating income	244
Total operating income	10,278
OPERATING EXPENSE	
Salaries and employee benefits	1,525
Interest on deposits	6,273
Occupancy and furniture and equipment expense	424
Provision for loan losses	350
Other operating expense	700
Total operating expense	9,272
NET OPERATING INCOME	1,006
Applicable income taxes	400
Income before extraordinary items	606
Net securities gains (losses)	-395
Extraordinary charges (credits)	1,184
NET INCOME	1,395
Other increases (decreases) in capital	5,800
NET CHANGE IN CAPITAL	7,195

United Mercantile Bank & Trust Company, N.A.

Established May 18, 1982

1300 East Green Street, Pasadena 91106 Tel: (213) 796-5000

Principal Officers: William A. Malis, Chairman of the Board; Charles E. Wert, President & Senior Trust Officer; Le Roy P. McCann, Chief Executive Officer; Philip A. Longo, Senior Vice President & Cashier.

Directors: Sophia G. Adamson, George Deukmejian, Robert E. Griffin II, William A. Malis, Le Roy P. McCann, Robert G. Owens, Dan Stathatos, Brian Sweeney, Ceasar Wackeen, Charles Wert, Edwin G. Salis, M.D.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		751
Other bonds, notes, and debentures		150
Federal funds sold, etc.		7,000
Loans (excluding unearned income)	3,056	
LESS: Reserve for possible loan losses		
Loans (net)		3,056
Bank premises, furniture and fixtures		965
Other assets		125
Total Assets		12,047

LIABILITIES

Demand deposits (IPC)		1,374
Time and savings deposits (IPC)		5,590
Deposits of U.S. Government		18
Certified and officers checks		336
Total Domestic Deposits	7,318	
Demand deposits	1,728	
Time and savings deposits	5,590	
Total Domestic and Foreign Deposits		7,318
Other liabilities		67
Total Liabilities		7,385

EQUITY CAPITAL

Common stock	2,500
Surplus	2,249
Undivided profits	-87
Total Equity Capital	4,662
Total Liabilities and Equity Capital	12,047

University National Bank & Trust Company

Incorporated December 14, 1979

361 Lytton Avenue, Palo Alto 94301 Tel: (415) 327-0210

Principal Officers: Carl J. Schmitt, Chairman of the Board & Chief Executive Officer; James C. Wall, President & Chief Operating Officer; Janet S. Yelland, Vice President & Senior Trust Officer; Carol H. Rowland, Vice President, Cashier & Chief Financial Officer; Jeanne M. Hoeschen, Corporate Secretary .

Directors: Thomas E. Ciochetti, Gary Kalbach, Linda Meier, William A. Preston, Henry E. Riggs, Carl J. Schmitt, Robert A. Schmitt, Robert D. Shurtleff, Geraldine F. Steinberg, James C. Wall, Leonard Ware.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,512
U. S. Treasury securities		1,178
Obligations of U.S. Gov't agencies, etc.		1,150
Other bonds, notes, and debentures		125
Federal funds sold, etc.		2,600
Loans (excluding unearned income)	19,963	
LESS: Reserve for possible loan losses	185	
Loans (net)		19,778
Bank premises, furniture and fixtures		612
Other assets		666
Total Assets		28,621

LIABILITIES

Demand deposits (IPC)		5,640
Time and savings deposits (IPC)		7,072
Deposits of U.S. Government		8,626
Deposits of States and municipalities		39
Certified and officers checks		485
Total Domestic Deposits	21,862	
Demand deposits	6,164	
Time and savings deposits	15,698	
Total Domestic and Foreign Deposits		21,862
Federal funds purchased, etc.		1,647
Other liabilities		470
Total Liabilities		23,979

EQUITY CAPITAL

Common stock		2,106
Surplus		2,057
Undivided profits		479
Total Equity Capital		4,642
Total Liabilities and Equity Capital		28,621

Subsidiary: Lytton Corporation.

University National Bank & Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,213
Income on Federal funds sold	435
Interest and dividends on investments	178
Trust department income	76
Other operating income	28
Total operating income	2,930

OPERATING EXPENSE

Salaries and employee benefits	632
Interest on deposits	913
Interest on Federal funds purchased and other borrowings	97
Occupancy and furniture and equipment expense	187
Provision for loan losses	108
Other operating expense	403
Total operating expense	2,340
NET OPERATING INCOME	590
Applicable income taxes	261
Income before extraordinary items	329
Extraordinary charges (credits)	24
NET INCOME	353
Other increases (decreases) in capital	12
NET CHANGE IN CAPITAL	365

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	1,298
(b) Stocks	6,069
(c) Real Estate Loans	3,280
(d) Other Loans	227
(e) Real Estate	293
(g) Miscellaneous	346
Time Deposits:	
(a) Own Bank	2,220
(b) Other Banks	10
Demand Deposits:	
(a) Own Bank	11
Agency,Safekeeping,Custodian, and Escrow Investments	5,470
Total Assets	19,224

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	739
(b) Personal Living Trusts	4,811
(c) Employee Benefit Trusts	6,521
Total Fiduciary Accounts	12,071
Corporate Accounts	11
Agency,Safekeeping,Custodian, and Escrow Accounts	7,142
Total Liabilities	19,224
Market value-Securities deposited with State Treasurer: Court	125
Market value-Securities deposited with State Treasurer: Private	125

Valley National Bank

Incorporated February 29, 1964

430 South Main St., Salinas 93901 Tel: (408) 424-1771

Principal Officers: Robert S. Bello, Chairman of the Board; D. Vernon Horton, President & Chief Executive Officer; Dennis R. Foss, Executive Vice President & Cashier; Clayton C. Larson, Senior Vice President.

Directors: Robert S. Bello, Buel Clifton, Joseph J. Crosetti, Wesley W. Dodge, Dennis R. Foss, Paul M. Hammerly, William D. Hendry, Francis A. Hitchcock, D. Vernon Horton, Clayton C. Larson, Thomas H. McNamara, Jim B. Nielsen, William H. Shervey, Dr. Clyn Smith, John B. Spring, Lawrence Struve.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		20,196
U. S. Treasury securities		150
Obligations of U.S. Gov't agencies, etc.		3,547
Obligations of States and political subdivisions		13,070
Other bonds, notes, and debentures		100
Federal funds sold, etc.		6,100
Loans (excluding unearned income)	45,761	
LESS: Reserve for possible loan losses	310	
Loans (net)		45,451
Direct lease financing		2,445
Bank premises, furniture and fixtures		2,923
Other real estate owned		101
Other assets		1,996
Total Assets		96,079

LIABILITIES

Demand deposits (IPC)		25,835
Time and savings deposits (IPC)		59,967
Deposits of U.S. Government		112
Certified and officers checks		1,139
Total Domestic Deposits	87,053	
Demand deposits	27,086	
Time and savings deposits	59,967	
Total Domestic and Foreign Deposits		87,053
Mortgage indebtedness		531
Other liabilities		1,338
Total Liabilities		88,922

EQUITY CAPITAL

Common stock		2,490
Surplus		2,361
Undivided profits		2,306
Total Equity Capital		7,157
Total Liabilities and Equity Capital		96,079

Subsidiary: Sausal Security Company.
Branch offices (9): Freedom, Monterey (2), Pacific Grove (2), Prunedale, Salinas (2), Watsonville.

Valley National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	7,624
Interest on balances with banks	1,052
Income on Federal funds sold	942
Interest and dividends on investments	1,397
Income from direct lease financing	617
Other operating income	1,411
Total operating income	13,043

OPERATING EXPENSE

Salaries and employee benefits	3,026
Interest on deposits	5,485
Interest on Federal funds purchased and other borrowings	98
Occupancy and furniture and equipment expense	1,248
Provision for loan losses	280
Other operating expense	2,017
Total operating expense	12,154
NET OPERATING INCOME	889
Applicable income taxes	333
Income before extraordinary items	556
Net securities gains (losses)	4
Extraordinary charges (credits)	
NET INCOME	560
Other increases (decreases) in capital	63
NET CHANGE IN CAPITAL	623

Valley National Bank, Glendale

Incorporated December 17, 1957

420 N. Brand Blvd., Glendale 91209 Tel: (213) 246-6741

Principal Officers: Linus E. Southwick, Chairman of the Board; Clarence C. Jones, President; Joseph H. Valentine, Executive Vice President; Trudy Calame, Vice President and Cashier.

Directors: Frank T. Howard, Hon. Aubrey N. Irwin, Warren C. Johnston, Clarence C. Jones, John Lawson Jr., Henry Melby, Carl W. Newell, O.T. Offutt, William L. Reid, Richard R. Rogan, Linus E. Southwick, Joseph H. Valentine, Robert Van De Venter, Earl Wiggins.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		12,766
U. S. Treasury securities		7,997
Obligations of U.S. Gov't agencies, etc.		19,414
Obligations of States and political subdivisions		20,180
Other bonds, notes, and debentures		325
Corporate stock		174
Federal funds sold, etc.		1,000
Loans (excluding unearned income)	71,760	
LESS: Reserve for possible loan losses	796	
Loans (net)		70,964
Bank premises, furniture and fixtures		2,453
Other assets		2,476
Total Assets		137,749

LIABILITIES

Demand deposits (IPC)		38,983
Time and savings deposits (IPC)		63,290
Deposits of U.S. Government		294
Deposits of States and municipalities		15,815
Deposits of commercial banks		21
Certified and officers checks		1,612
Total Domestic Deposits	120,015	
Demand deposits	41,323	
Time and savings deposits	78,692	
Total Domestic and Foreign Deposits		120,015
Federal funds purchased, etc.		3,699
Other liabilities for borrowed money		2,091
Other liabilities		1,678
Total Liabilities		127,483
Subordinated notes and debentures		50

EQUITY CAPITAL

Common stock	2,902
Surplus	2,902
Undivided profits	4,412
Total Equity Capital	10,216
Total Liabilities and Equity Capital	137,749

Branch offices (5): Burbank, Eagle Rock, Glendale, Montrose, Toluca Lake.

Valley National Bank, Glendale —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	10,282
Income on Federal funds sold	710
Interest and dividends on investments	4,040
Other operating income	1,113
Total operating income	16,145

OPERATING EXPENSE

Salaries and employee benefits	2,874
Interest on deposits	8,482
Interest on Federal funds purchased and other borrowings	456
Occupancy and furniture and equipment expense	609
Provision for loan losses	160
Other operating expense	1,560
Total operating expense	14,141
NET OPERATING INCOME	2,004
Applicable income taxes	426
Income before extraordinary items	1,578
Extraordinary charges (credits)	
NET INCOME	1,578
Other increases (decreases) in capital	24
Cash dividends paid	464
NET CHANGE IN CAPITAL	1,138

The Village Bank, National Association

Established December 8, 1980

2655 Townsgate Road, Westlake Village 91361 **Tel: (805) 497-4144**

Principal Officers: Eugene F. Rinaldi, President and Chief Executive Officer; Norma Stone; Vice President and Cashier; Lou Wahlstrom, Senior Vice President; Robert M. Carey, Vice President.

Directors: K. Reed Harrison, Chairman of the Board;Charles W. Collins, Mike Davis, Mosco K. Davis, Alex Fiore, Dennis Gibbons, Bart M. Hackley, Jr., Dodd Leanse, Ronald K. Minnehan, Eugene F. Rinaldi, Edwin Schnepf, Morton R. Michaels, Lou Tejeda, Richard J. Tejeda.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,364
U. S. Treasury securities		2,957
Obligations of U.S. Gov't agencies, etc.		2,987
Other bonds, notes, and debentures		75
Federal funds sold, etc.		1,418
Loans (excluding unearned income)	10,229	
LESS: Reserve for possible loan losses	319	
Loans (net)		9,910
Bank premises, furniture and fixtures		665
Other assets		273
Total Assets		19,649

LIABILITIES

Demand deposits (IPC)		5,313
Time and savings deposits (IPC)		9,289
Deposits of U.S. Government		39
Certified and officers checks		297
Total Domestic Deposits	14,938	
Demand deposits	5,649	
Time and savings deposits	9,289	
Total Domestic and Foreign Deposits		14,938
Federal funds purchased, etc.		2,709
Other liabilities		110
Total Liabilities		17,757

EQUITY CAPITAL

Common stock	1,250
Surplus	1,235
Undivided profits	-593
Total Equity Capital	1,892
Total Liabilities and Equity Capital	19,649

The Village Bank, National Association —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,080
Interest on balances with banks	54
Income on Federal funds sold	274
Interest and dividends on investments	360
Other operating income	69
Total operating income	1,837
OPERATING EXPENSE	
Salaries and employee benefits	386
Interest on deposits	609
Interest on Federal funds purchased and other borrowings	175
Occupancy and furniture and equipment expense	184
Provision for loan losses	361
Other operating expense	357
Total operating expense	2,072
NET OPERATING INCOME	-235
Income before extraordinary items	-235
Net securities gains (losses)	38
Extraordinary charges (credits)	
NET INCOME	-197
NET CHANGE IN CAPITAL	-197

Vineyard National Bank

Incorporated January 3, 1982

8158 Vineyard Avenue, Rancho Cucamonga 91730 **Tel. (714) 987-0177**

Principal Officers: Steven R. Sensenbach, President; Roberta S. Phillips, Senior Vice President & Cashier; Daryl L. Cosbey, Vice President; Manuel E. Perez, Vice President & Manager.

Directors: Frank S. Alvarez, Catherine J. Barnes, Sebastiano Filpi, Bert C. Francis, Charles L. Keagle, Gilbert B. Rodriguez, Phillip D. Schlosser, Steven R. Sensenbach, Lester Stroh, Neil R. Zoller.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		941
U. S. Treasury securities		174
Obligations of U.S. Gov't agencies, etc.		300
Obligations of States and political subdivisions		50
Federal funds sold, etc.		200
Loans (excluding unearned income)	6,352	
LESS: Reserve for possible loan losses	22	
Loans (net)		6,330
Bank premises, furniture and fixtures		342
Other assets		118
Total Assets		8,455

LIABILITIES

Demand deposits (IPC)		2,133
Time and savings deposits (IPC)		4,345
Deposits of commercial banks		11
Certified and officers checks		224
Total Domestic Deposits	6,713	
Demand deposits	2,368	
Time and savings deposits	4,345	
Total Domestic and Foreign Deposits		6,713
Other liabilities		40
Total Liabilities		6,753

EQUITY CAPITAL

Common stock		1,000
Surplus		1,000
Undivided profits		-298
Total Equity Capital		1,702
Total Liabilities and Equity Capital		8,455

Vineyard National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	146
Interest on balances with banks	12
Income on Federal funds sold	50
Interest and dividends on investments	10
Other operating income	21
Total operating income	239
OPERATING EXPENSE	
Salaries and employee benefits	112
Interest on deposits	47
Occupancy and furniture and equipment expense	47
Provision for loan losses	10
Other operating expense	184
Total operating expense	400
NET OPERATING INCOME	-161
Income before extraordinary items	-161
Extraordinary charges (credits)	
NET INCOME	-161
Other increases (decreases) in capital	1,847
NET CHANGE IN CAPITAL	1,686

Wells Fargo Bank, National Association

Incorporated August 12, 1968

464 California St., San Francisco 94163 Tel: (415) 396-0123

Principal Officers: Richard P. Cooley, Chairman of the Board; Carl E. Reichardt, President; Paul Hazen, R. L. Kemper, Richard Rosenberg, Vice Chairmen of the Board; Thomas A. Bigelow, Richard Borda, Thomas H. Boughey, David D. Brown, Lewis W. Coleman R. Thomas Decker, Ronald E. Eadie, James C. Flood, John F. Grundhofer, E. Alan Holroyde, Robert L. Joss, Frank N. Newman, Richard Oppenheimer, Jesun Paik, David M. Petrone, Carlos Rodriquez-Pastor, Glenhale E. Taylor, William F. Zuendt, Executive Vice Presidents; George A. Hopiak, Senior Vice President and Senior Trust Officer; Guy Rounsaville, Jr., Senior Vice President, Chief Counsel and Secretary; Orion A. Hill, Jr., Senior Vice President & General Auditor.

Directors: Ernest C. Arbuckle, William R. Breuner, Richard P. Cooley, James F. Dickason, James K. Dobey, W.P. Fuller III,, Robert L. Kemper, Donald M Koll, George S. Ishiyama, Mary E. Lanigar, Roger D. Lapham, Jr., Edmund W. Littlefield, J.W. Mailliard III, Arjay Miller, Paul A. Miller, Robert T. Nahas, Ellen M. Newman, B. Regnar Paulsen, Atherton Phleger, Carl E. Reichardt, Harry O. Reinsch, Donald B. Rice, Wilson Riles, Henry F. Trione, John A. Young.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		2,492,900
U. S. Treasury securities		178,980
Obligations of U.S. Gov't agencies, etc.		236,386
Obligations of States and political subdivisions		651,100
Other bonds, notes, and debentures		17,370
Corporate stock		24,945
Trading account securities		39,182
Federal funds sold, etc.		336,600
Loans (excluding unearned income)	15,889,978	
LESS: Reserve for possible loan losses	134,045	
Loans (net)		15,755,933
Direct lease financing		319,306
Bank premises, furniture and fixtures		374,397
Other real estate owned		38,206
Investments in unconsolidated subsidiaries		25,341
Customers' liability on acceptances outstanding		696,324
Other assets		410,828
Total Assets		21,597,798

LIABILITIES

Demand deposits (IPC)		2,647,138
Time and savings deposits (IPC)		10,932,878
Deposits of U.S. Government		35,034
Deposits of States and municipalities		400,905
Deposits of foreign governments		60,030
Deposits of commercial banks		352,493
Certified and officers checks		161,869
Total Domestic Deposits	14,590,347	
Demand deposits	3,189,696	
Time and savings deposits	11,400,651	
Deposits in Foreign Offices		3,121,541
Total Domestic and Foreign Deposits		17,711,888
Federal funds purchased, etc.		1,122,630
Other liabilities for borrowed money		488,392
Mortgage indebtedness		77,662
Acceptances executed and outstanding		696,524
Other liabilities		502,798
Total Liabilities		20,599,894
Subordinated notes and debentures		63,777

EQUITY CAPITAL

Common stock	94,461
Surplus	317,340
Undivided profits	522,326
Total Equity Capital	934,127
Total Liabilities and Equity Capital	21,597,798

Parent company: Wells Fargo & Company.
Subsidiaries: American Securities Company; ATC Building Company; Wells Fargo Bank International; Wells Fargo Interamerican Bank; Wells Fargo International Investment Corporation; Wells Fargo Investment Company; Wells Fargo Limited, Wells Fargo International Affiliates Corporation.

Wells Fargo Bank, National Association —Continued

Branch offices (424): Alameda (4), Alamo, Alturas, Anaheim (3), Anderson, Antioch (2), Aptos, Arcadia, Arcata, Auburn, Azusa, Bakersfield, Beale Air Force Base, Belmont, Berkeley (6), Beverly Hills (3), Big Bear Lake, Bonita, Brawley, Buena Park, Burbank, Burlingame (3), Blythe, Calabasas, Campbell, Capitola, Carmel (2), Carmel Valley, Carmichael, Castro Valley, Castroville, Cayucos, Chico, Chula Vista, Citrus Heights, Clovis, Colton, Concord (4), Corning, Costa Mesa, Covelo, Crescent City, Crestline, Culver City, Cupertino (2), Daly City, Danville, Davis, Del Mar, Downey, Dublin, El Cajon, El Centro, El Cerrito, El Monte, El Toro, Emeryville, Encino, Escondido, Eureka, Fairfield, Foster City, Fountain Valley, Fremont (3), Fresno (6), Fullerton, Garden Grove, Georgetown, Gilroy, Glendale, Gonzales, Grass Valley, Greenfield, Gridley, Half Moon Bay, Hanford, Hayward (3), Hemet, Hollister, Holtville, Huntington Beach, Huron, Irvine (3), Jackson, King City, Kingsburg, Lafayette, Laguna Beach, Laguna Hills, Laguna Niguel, La Jolla, Lakewood, La Mesa, Larchmont Village, Larkspur, Livermore, Lodi, Long Beach (3), Los Altos, Los Angeles (15), Los Banos, Los Gatos, Los Osos, Madera, Manteca, Marina Del Rey, Martinez, Marysville, Menlo Park (2), Merced, Middletown, Milbrae, Mill Valley, Milpitas (2), Modesto (3), Montecito, Monterey (2), Moraga, Morgan Hill, Morro Bay, Mountain View (2), Napa (3), Newport Beach (3), Newark, Northridge, Norton Air Force Base, Novato, Oakdale, Oakland (9), Oak View, Ojai, Ontario, Orange (3), Orinda (3), Oxnard, Pacifica, Pacific Grove, Pacific Palisades, Palm Desert (2), Palm Springs, Palo Alto (6), Pasadena (2), Patterson, Petaluma (2), Piedmont, Pittsburg, Placentia, Placerville, Pleasant Hill, Pleasanton, Plymouth, Pomona, Porterville, Quincy, Rancho Cordova, Rancho Park, Rancho Santa Fe, Red Bluff, Redding (2), Redlands, Redwood City (4), Richmond (3), Rolling Hills Estates, Roseville, Sacramento (16), St. Helena, Salinas (4), San Anselmo, San Bernardino, San Bruno, San Carlos, San Diego (6), San Francisco (36), San Joaquin, San Jose (12), San Leandro, San Lorenzo, San Luis Obispo (2), San Marino, San Mateo (3), San Mateo County, San Ramon, San Rafael (3), Santa Ana (6), Santa Barbara, Santa Clara (5), Santa Cruz, Santa Maria (2), Santa Monica, Santa Rosa (5), Saratoga, Sausalito, Seaside, Sherman Oaks, Simi Valley, Sonoma, Sonora, South Lake Tahoe, South Pasadena (2), South San Francisco (2), Stanford, Stockton (4), Sun City, Sunnyvale (2), Sutter Creek, Tahoe City, Tiburon, Torrance, Tracy, Tujunga, Tulare, Turlock, Tustin, Ukiah, Union City, Vacaville, Valencia, Vallejo, Ventura (3), Vernon, Villa Park, Visalia, Walnut Creek (2), Watsonville (2), West Covina, Westminster, West Sacramento, Whittier, Williams, Woodland, Woodland Hills, Woodside, Yosemite Valley, Yuba City (3), Buenos Aires, Argentina; Nassau, Bahamas; London, England; Milan, Italy; Tokyo, Japan; Singapore, Singapore.

Wells Fargo Bank, National Association —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	2,341,039
Interest on balances with banks	238,699
Income on Federal funds sold	11,109
Interest and dividends on investments	100,495
Income from direct lease financing	41,452
Trust department income	38,713
Other operating income	178,598
Total operating income	2,950,105

OPERATING EXPENSE

Salaries and employee benefits	394,208
Interest on deposits	1,788,515
Interest on Federal funds purchased and other borrowings	277,400
Occupancy and furniture and equipment expense	119,199
Provision for loan losses	48,982
Other operating expense	182,686
Total operating expense	2,810,990
NET OPERATING INCOME	139,115
Applicable income taxes	34,766
Income before extraordinary items	104,349
Net securities gains (losses)	-1,948
Extraordinary charges (credits)	
NET INCOME	102,401
Cash dividends paid	46,097
NET CHANGE IN CAPITAL	56,304

Wells Fargo Bank, National Association —Continued

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	1,771,478
(b) Stocks	5,901,422
(c) Real Estate Loans	39,054
(d) Other Loans	1,145,246
(e) Real Estate	370,142
(f) Savings and Loan, Other Thrift Deposits	18,347
(g) Miscellaneous	336,262
Time Deposits:	
(a) Own Bank	101,866
(b) Other Banks	74,299
Demand Deposits:	
(a) Own Bank	17,725
(b) Other Banks	1
Local Agency Security Investments	1,115,506
Corporate Investments	514,714
Agency,Safekeeping,Custodian, and Escrow Investments	14,792,390
Advances or Overdrafts	6,639
Total Assets	26,205,091

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	1,264,492
(b) Personal Living Trusts	759,824
(c) Employee Benefit Trusts	6,558,817
(d) Collective Investment Funds	5,988,278
(e) Less units of Collective Investment Funds	-6,115,280
Total Fiduciary Accounts	8,456,131
Local Agency Security Accounts	1,115,506
Corporate Accounts	612,951
Agency,Safekeeping,Custodian, and Escrow Accounts	16,013,864
Due to Commercial Department, Advances or Overdrafts	6,639
Total Liabilities	26,205,091
Market value-Securities deposited with State Treasurer: Court	576
Market value-Securities deposited with State Treasurer: Private	118

Western National Bank

Incorporated May 7, 1980

400 North Tustin Avenue, Santa Ana 92705 Tel: (714) 953-6000

Principal Officers: Craig E. Caldwell, Chairman of the Board; Kenneth Hansen, President and Chief Executive Officer; Robert Hildt, Senior Vice President and Senior Loan Officer; Michael Bryant, Vice President Controller & Cashier Donlad Hageman, Vice President and Manager.

Directors: Craig E. Caldwell, Kenneth Kenneth Hansen, Donald Pierro, Vychan Rhys VonWright.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS

Cash and due from banks		1,456
U. S. Treasury securities		196
Obligations of U.S. Gov't agencies, etc.		200
Other bonds, notes, and debentures		78
Federal funds sold, etc.		1,190
Loans (excluding unearned income)	17,773	
LESS: Reserve for possible loan losses	400	
Loans (net)		17,373
Direct lease financing		896
Bank premises, furniture and fixtures		1,092
Other real estate owned		2,267
Other assets		842
Total Assets		25,590

LIABILITIES

Demand deposits (IPC)		5,427
Time and savings deposits (IPC)		14,105
Deposits of States and municipalities		2,100
Deposits of commercial banks		10
Certified and officers checks		250
Total Domestic Deposits	21,892	
Demand deposits	5,687	
Time and savings deposits	16,205	
Total Domestic and Foreign Deposits		21,892
Mortgage indebtedness		1,387
Other liabilities		247
Total Liabilities		23,526

EQUITY CAPITAL

Common stock	1,293
Surplus	1,293
Undivided profits	-522
Total Equity Capital	2,064
Total Liabilities and Equity Capital	25,590

Western National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,004
Income on Federal funds sold	422
Interest and dividends on investments	62
Income from direct lease financing	47
Other operating income	94
Total operating income	3,629
OPERATING EXPENSE	
Salaries and employee benefits	767
Interest on deposits	1,342
Interest on Federal funds purchased and other borrowings	9
Occupancy and furniture and equipment expense	266
Provision for loan losses	156
Other operating expense	590
Total operating expense	3,130
NET OPERATING INCOME	499
Applicable income taxes	118
Income before extraordinary items	381
Extraordinary charges (credits)	
NET INCOME	381
NET CHANGE IN CAPITAL	381

The Wilshire Bank, N.A.

Incorporated July 8, 1980

4155 Wilshire Boulevard, Los Angeles 90010 Tel: (213) 934-8222

Principal Officers: Larry G. Frampton, President & Chief Executive Officer; Ronald D. Seifert, Senior Vice President & Cashier; Darrell C. Campbell, Senior Vice President and Credit Administrator; David T. Hanson, Senior Vice President, Business Development.

Directors: Ned P. DeWitt II, Thomas L. Dougherty, Joseph C. Dunn, G. Thomas Faust, Larry G. Frampton, James H. Grossman, Cleon T. Knapp, Harry L. Nelson, Jr., Jack A. Northrup.

STATEMENT OF CONDITION, as of June 30, 1982

(in thousands of dollars)

ASSETS		
Cash and due from banks		1,877
U. S. Treasury securities		500
Obligations of U.S. Gov't agencies, etc.		510
Other bonds, notes, and debentures		120
Federal funds sold, etc.		4,750
Loans (excluding unearned income)	17,911	
LESS: Reserve for possible loan losses	200	
Loans (net)		17,711
Bank premises, furniture and fixtures		695
Other assets		953
Total Assets		27,116
LIABILITIES		
Demand deposits (IPC)		3,264
Time and savings deposits (IPC)		19,713
Deposits of U.S. Government		70
Deposits of commercial banks		48
Certified and officers checks		228
Total Domestic Deposits	23,323	
Demand deposits	3,610	
Time and savings deposits	19,713	
Total Domestic and Foreign Deposits		23,323
Other liabilities		252
Total Liabilities		23,575
EQUITY CAPITAL		
Common stock		2,000
Surplus		2,000
Undivided profits		-459
Total Equity Capital		3,541
Total Liabilities and Equity Capital		27,116

Parent company: The Wilshire Bancorporation.

The Wilshire Bank, N.A. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	568
Interest on balances with banks	116
Income on Federal funds sold	217
Interest and dividends on investments	24
Other operating income	61
Total operating income	986
OPERATING EXPENSE	
Salaries and employee benefits	312
Interest on deposits	444
Occupancy and furniture and equipment expense	93
Provision for loan losses	50
Other operating expense	227
Total operating expense	1,126
NET OPERATING INCOME	-140
Income before extraordinary items	-140
Extraordinary charges (credits)	54
NET INCOME	-86
Other increases (decreases) in capital	3,591
NET CHANGE IN CAPITAL	3,505

FOREIGN BANKING CORPORATIONS
BRANCH OFFICES

Banco Popular de Puerto Rico

Incorporated in San Juan, October 5, 1893

354 South Spring St., Los Angeles 90013 Tel: (213) 626-1160

Principal Officers: Carlos Sanchez, Jose Matos, Juan Vazquez, Assistant Vice Presidents.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		1,914
U. S. Treasury securities		697
Loans	18,460	
LESS: Reserve for possible loan losses	94	
Loans (net)		18,366
Bank premises, furniture and fixtures, etc.		5,136
Real estate owned other than bank premises		618
Customers liability to this branch under acceptances outstanding		5
Other assets		123
Total assets		26,859

LIABILITIES

Total Deposits	7,910
Acceptances executed by or for account of this branch	5
Due to directly related institutions	18,184
Other liabilities	760
Total liabilities	26,859

Banco Popular de Puerto Rico —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,834
Income on Federal funds sold	124
Interest and dividends on investments	49
Other operating income	1,006
Total operating income	3,013
OPERATING EXPENSE	
Salaries and employee benefits	494
Interest on deposits	417
Occupancy and furniture and equipment expense	768
Provision for loan losses	158
Other operating expense	318
Total operating expense	2,155
NET OPERATING INCOME	858
Income before extraordinary items	858
Extraordinary charges (credits)	
NET INCOME	858
NET CHANGE IN CAPITAL	858

Bank Hapoalim, B.M.

Incorporated in Israel, 1921

6501 Wilshire Blvd., Los Angeles 90048 Tel: (213) 658-7350

Principal Officers: Yair Elhanani, Senior Vice President & Branch Manager; Meir Eliav, Vice President & Deputy Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS		
Cash and due from banks		7,884
U. S. Treasury securities		636
Loans	123,145	
LESS: Reserve for possible loan losses		
Loans (net)		123,145
Bank premises, furniture and fixtures, etc.		148
Due from directly related institutions		66,176
Other assets		3,362
Total assets		201,351
LIABILITIES		
Total Deposits		**40,731**
Borrowings		70,578
Due to directly related institutions		87,237
Other liabilities		2,805
Total liabilities		201,351

Bank Hapoalim, B.M. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	20,086
Income on Federal funds sold	423
Interest and dividends on investments	492
Other operating income	149
Total operating income	21,150
OPERATING EXPENSE	
Salaries and employee benefits	686
Interest on deposits	1,966
Interest on Federal funds purchased and other borrowings	17,041
Occupancy and furniture and equipment expense	159
Other operating expense	298
Total operating expense	20,150
NET OPERATING INCOME	1,000
Income before extraordinary items	1,000
Extraordinary charges (credits)	
NET INCOME	1,000
NET CHANGE IN CAPITAL	1,000

Bank Leumi Le-Israel B.M.

Incorporated in Israel, May 1, 1951

9731 Wilshire Blvd., Beverly Hills 90212 Tel: (213) 278-7001

Principal Officer: Yeheskel Shahar, Vice President & Manager; Robert Shore, Vice President.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS		
Cash and due from banks		6,214
Securities of other U.S. Government agencies		499
Loans	151,250	
LESS: Reserve for possible loan losses	402	
Loans (net)		150,848
Bank premises, furniture and fixtures, etc.		324
Customers liability to this branch under acceptances outstanding		45
Due from directly related institutions		223
Other assets		5,270
Total assets		163,423
LIABILITIES		
Total Deposits		48,766
Borrowings		73,188
Acceptances executed by or for account of this branch		45
Due to directly related institutions		38,369
Other liabilities		3,055
Total liabilities		163,423

Bank Leumi Le-Israel B.M. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	14,795
Interest on balances with banks	483
Income on Federal funds sold	120
Interest and dividends on investments	54
Other operating income	215
Total operating income	15,667
OPERATING EXPENSE	
Salaries and employee benefits	461
Interest on deposits	11,023
Interest on Federal funds purchased and other borrowings	1,779
Occupancy and furniture and equipment expense	151
Provision for loan losses	225
Other operating expense	506
Total operating expense	14,145
NET OPERATING INCOME	1,522
Applicable income taxes	118
Income before extraordinary items	1,404
Extraordinary charges (credits)	
NET INCOME	1,404
Other increases (decreases) in capital	-500
NET CHANGE IN CAPITAL	904

Banque de l'Indochine et de Suez

Incorporated in Paris, 1875

700 South Flower Street, Los Angeles 90017 Tel: (213) 614-1800

Principal Officers: Robert S. Wilson, Jr., Vice President & Manager; Heinz Hoffman, Operations Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		10
Loans	7,017	
LESS: Reserve for possible loan losses		
Loans (net)		7,017
Bank premises, furniture and fixtures, etc.		117
Due from directly related institutions		14,824
Other assets		195
Total assets		22,163

LIABILITIES

Total Deposits	7
Borrowings	22,000
Other liabilities	156
Total liabilities	22,163

Credit Suisse

Incorporated in Switzerland, July 5, 1856

800 Wilshire Blvd., Los Angeles 90017 Tel: (213) 489-2720

Principal Officers: Frank Meister, Senior Vice President; William C. Brooks, Vice President; Matthias H. Grauf, James P. Haddad, Philippe M. Monney, Assistant Vice Presidents.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		3,176
U. S. Treasury securities		451
Other securities		85
Loans	238,807	
LESS: Reserve for possible loan losses	1,597	
Loans (net)		237,210
Other assets		6,144
Total assets		247,066

LIABILITIES

Total Deposits	19,973
Due to directly related institutions	224,897
Other liabilities	2,196
Total liabilities	247,066

Credit Suisse —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	33,511
Income on Federal funds sold	182
Interest and dividends on investments	45
Other operating income	338
Total operating income	34,076

OPERATING EXPENSE

Salaries and employee benefits	1,174
Interest on deposits	20,848
Interest on Federal funds purchased and other borrowings	9,380
Occupancy and furniture and equipment expense	216
Provision for loan losses	450
Other operating expense	308
Total operating expense	32,376
NET OPERATING INCOME	1,700
Applicable income taxes	444
Income before extraordinary items	1,256
Net securities gains (losses)	3
Extraordinary charges (credits)	
NET INCOME	1,259
Other increases (decreases) in capital	-736
NET CHANGE IN CAPITAL	523

Societe Generale

Incorporated in France, 1864

1875 Century Park East, Los Angeles 90067 **Tel: (213) 203-8100**

Principal Officers: Patrick Pagni, Vice President & Branch Manager; Alan Babcock, Vice President, Deputy Branch Manager; Ms. Magdalena Co Ting, Assistant Treasurer and Controller; Michael Freidrich, Assistant Treasurer and Operations Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		137
U. S. Treasury securities		938
Loans	41,187	
LESS: Reserve for possible loan losses		
Loans (net)		41,187
Bank premises, furniture and fixtures, etc.		415
Customers liability to this branch under acceptances outstanding		8,100
Other assets		501
Total assets		51,278

LIABILITIES

Total Deposits	
Acceptances executed by or for account of this branch	8,100
Margin and cash collateral accounts	2
Due to directly related institutions	43,082
Other liabilities	94
Total liabilities	51,278

Societe Generale —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	917
Interest and dividends on investments	74
Other operating income	10
Total operating income	1,001

OPERATING EXPENSE

Salaries and employee benefits	362
Interest on Federal funds purchased and other borrowings	720
Occupancy and furniture and equipment expense	113
Other operating expense	348
Total operating expense	1,543
NET OPERATING INCOME	-542
Income before extraordinary items	-542
Extraordinary charges (credits)	
NET INCOME	-542
NET CHANGE IN CAPITAL	-542

United Mizrahi Bank, Ltd.

Incorporated in Israel, 1923

727 W. 7th Street, Los Angeles 90017
Tel: (213) 623-7345

Principal Officers: Arieh Greenbaum, Senior Vice President & Manager; Morton Braver, Vice President & Senior Credit Officer; Yossie Roth, Vice President, International Department; Susan Abundo, Assistant Vice President & Controller; Sandra Reaume, Assistant Treasurer, Operations; Leonardo Narciso, Accounting Officer; Rudy Sonntag, International Officer; Gebru Tesfaye, Assistant Secretary.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		10,897
U. S. Treasury securities		105
Securities of other U.S. Government agencies		2,302
Loans	30,437	
LESS: Reserve for possible loan losses	95	
Loans (net)		30,342
Bank premises, furniture and fixtures, etc.		9
Customers liability to this branch under acceptances outstanding		37
Other assets		1,044
Total assets		44,736

LIABILITIES

Total Deposits	**22,554**
Borrowings	11,353
Acceptances executed by or for account of this branch	37
Due to directly related institutions	10,010
Other liabilities	782
Total liabilities	44,736

United Mizrahi Bank, Ltd. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	407
Income on Federal funds sold	15
Interest and dividends on investments	70
Other operating income	28
Total operating income	520
OPERATING EXPENSE	
Salaries and employee benefits	151
Interest on deposits	267
Interest on Federal funds purchased and other borrowings	123
Occupancy and furniture and equipment expense	62
Other operating expense	89
Total operating expense	692
NET OPERATING INCOME	-172
Income before extraordinary items	-172
Extraordinary charges (credits)	
NET INCOME	-172
NET CHANGE IN CAPITAL	-172

FOREIGN BANKING CORPORATIONS
AGENCY OFFICES

Algemene Bank Nederland N.V.

Incorporated in the Netherlands, February 7, 1824

555 South Flower St., Los Angeles 90071 Tel: (213) 626-3401

Principal Officers: Andre Boysen, Executive Vice President and Manager (Los Angeles); John H. Lynch; Vice President and Manager (San Francisco).

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		13,988
U. S. Treasury securities		1,115
Loans	147,918	
LESS: Reserve for possible loan losses	3,852	
Loans (net)		144,066
Bank premises, furniture and fixtures, etc.		368
Real estate owned other than bank premises		394
Customers liability to this branch under acceptances outstanding		22,923
Other assets		2,786
Total assets		185,640

LIABILITIES

Total Deposits	1,974
Borrowings	33,931
Acceptances executed by or for account of this branch	22,923
Margin and cash collateral accounts	67
Due to directly related institutions	112,520
Other liabilities	14,225
Total liabilities	185,640

Additional office: San Francisco.

Algemene Bank Nederland N.V. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	24,009
Interest on balances with banks	4,175
Income on Federal funds sold	855
Interest and dividends on investments	141
Income from direct lease financing	752
Other operating income	558
Total operating income	30,490
OPERATING EXPENSE	
Salaries and employee benefits	1,324
Interest on deposits	1,587
Interest on Federal funds purchased and other borrowings	25,172
Occupancy and furniture and equipment expense	289
Provision for loan losses	2,479
Other operating expense	419
Total operating expense	31,270
NET OPERATING INCOME	-780
Income before extraordinary items	-780
Extraordinary charges (credits)	-650
NET INCOME	-1,430
NET CHANGE IN CAPITAL	-1,430

Australia and New Zealand Banking Group Limited

Incorporated 1970

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 620-0413

Principal Officers: David G. Morgan, Senior Vice President and Manager; Grahame Miller, Vice President.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		415
U. S. Treasury securities		510
Loans	213,083	
LESS: Reserve for possible loan losses	326	
Loans (net)		212,757
Bank premises, furniture and fixtures, etc.		490
Due from directly related institutions		559
Other assets		6,364
Total assets		221,095

LIABILITIES

Total Deposits	4,024
Borrowings	213,169
Other liabilities	3,902
Total liabilities	221,095

Australia and New Zealand Banking Group Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	9,593
Income on Federal funds sold	16,071
Interest and dividends on investments	35
Other operating income	2,157
Total operating income	27,856
OPERATING EXPENSE	
Salaries and employee benefits	703
Interest on deposits	514
Interest on Federal funds purchased and other borrowings	22,318
Occupancy and furniture and equipment expense	159
Other operating expense	495
Total operating expense	24,189
NET OPERATING INCOME	3,667
Applicable income taxes	1,368
Income before extraordinary items	2,299
Extraordinary charges (credits)	
NET INCOME	2,299
NET CHANGE IN CAPITAL	2,299

Banca Commerciale Italiana

Incorporated in Italy 1894

555 South Flower St., Los Angeles 90071
(213) 624-0440

Principal Officers: Giuliano Lombardi, Senior Vice President and Manager; Carlo Martini, Vice President and Deputy Manager; Alberto Marazzi, Controller.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		
U. S. Treasury securities		687
Other securities		598
Loans		2,899
LESS: Reserve for possible loan losses	190,210	
Loans (net)		
Bank premises, furniture and fixtures, etc.		190,210
Due from directly related institutions		126
Other assets		20,878
		6,017
Total assets		221,415

LIABILITIES

Total Deposits	6,199
Borrowings	
Margin and cash collateral accounts	209,700
Other liabilities	1,083
	4,433
Total liabilities	221,415

Banca Commerciale Italiana —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	20,928
Interest on balances with banks	16,618
Income on Federal funds sold	22,792
Interest and dividends on investments	605
Other operating income	37,004
Total operating income	97,947

OPERATING EXPENSE

Salaries and employee benefits	1,077
Interest on Federal funds purchased and other borrowings	83,819
Occupancy and furniture and equipment expense	167
Other operating expense	14,142
Total operating expense	99,205
NET OPERATING INCOME	-1,258
Applicable income taxes	436
Income before extraordinary items	-1,694
Extraordinary charges (credits)	
NET INCOME	-1,694
Other increases (decreases) in capital	2,345
NET CHANGE IN CAPITAL	651

Banca Nazionale del Lavoro

Incorporated in Italy, 1913

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 680-3600

Principal Officers: Carlo Benedetti, First Vice President & Manager; John J. Farrell, Vice President & Assistant Manager; Magdi Mikhail, Assistant Vice President & Comptroller; Luigi F. Malesci, Loan Officer.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		69
U. S. Treasury securities		528
Loans	87,036	
LESS: Reserve for possible loan losses	105	
Loans (net)		86,931
Bank premises, furniture and fixtures, etc.		225
Customers liability to this branch under acceptances outstanding		22,032
Other assets		1,003
Total assets		110,788

LIABILITIES

Total Deposits	14
Borrowings	86,815
Acceptances executed by or for account of this branch	22,032
Margin and cash collateral accounts	206
Due to directly related institutions	956
Other liabilities	765
Total liabilities	110,788

Banca Nazionale del Lavoro —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	14,462
Income on Federal funds sold	947
Interest and dividends on investments	75
Other operating income	11
Total operating income	15,495
OPERATING EXPENSE	
Salaries and employee benefits	374
Interest on Federal funds purchased and other borrowings	14,060
Occupancy and furniture and equipment expense	223
Provision for loan losses	50
Other operating expense	192
Total operating expense	14,899
NET OPERATING INCOME	596
Applicable income taxes	150
Income before extraordinary items	446
Extraordinary charges (credits)	
NET INCOME	446
Other increases (decreases) in capital	1,000
NET CHANGE IN CAPITAL	1,446

Banca Serfin, S.A.

Incorporated in Mexico, 1884

One Wilshire Boulevard, Los Angeles 90017 Tel: (213) 687-6610

Principal Officers: Richard R. Bilbrough, Vice President & Agent; Shawn Ou, Money Market Manager; Maria-Victoria Duran, Administrative Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		
U. S. Treasury securities		126
Loans		550
LESS: Reserve for possible loan losses	183,977	
Loans (net)		
Bank premises, furniture and fixtures, etc.		183,977
Due from directly related institutions		181
Other assets		36,515
		6,824
Total assets		228,173

LIABILITIES

Total Deposits	5,483
Borrowings	217,285
Other liabilities	5,405
Total liabilities	228,173

Banca Serfin, S.A. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	32,440
Income on Federal funds sold	6,005
Interest and dividends on investments	52
Other operating income	543
Total operating income	39,040

OPERATING EXPENSE

Salaries and employee benefits	374
Interest on deposits	706
Interest on Federal funds purchased and other borrowings	34,608
Occupancy and furniture and equipment expense	66
Provision for loan losses	1,225
Total operating expense	36,979
NET OPERATING INCOME	2,061
Applicable income taxes	630
Income before extraordinary items	1,431
Extraordinary charges (credits)	
NET INCOME	1,431
Other increases (decreases) in capital	-1,431
NET CHANGE IN CAPITAL	

Banco Central, S.A.

Incorporated in Spain, December 6, 1919

505 Sansome Street, San Francisco 94111 Tel: (415) 398-6333

Principal Officers: Eusebio Lahoz, Manager and Agent; Julian Peres, Controller.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		226
U. S. Treasury securities		517
Loans	257,397	
LESS: Reserve for possible loan losses		
Loans (net)		257,397
Bank premises, furniture and fixtures, etc.		868
Customers liability to this branch under acceptances outstanding		3,216
Due from directly related institutions		937
Other assets		6,823
Total assets		269,984

LIABILITIES

Total Deposits	18
Borrowings	260,538
Acceptances executed by or for account of this branch	3,216
Margin and cash collateral accounts	1
Other liabilities	6,211
Total liabilities	269,984

Banco Central, S.A. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	8,350
Income on Federal funds sold	148
Interest and dividends on investments	42
Other operating income	1
Total operating income	8,541

OPERATING EXPENSE

Salaries and employee benefits	221
Interest on Federal funds purchased and other borrowings	8,012
Occupancy and furniture and equipment expense	355
Other operating expense	119
Total operating expense	8,707
NET OPERATING INCOME	-166
Income before extraordinary items	-166
Extraordinary charges (credits)	
NET INCOME	-166
NET CHANGE IN CAPITAL	-166

Banco de la Nacion Argentina

Incorporated in Argentina, 1891

350 California Street, San Francisco 94104 Tel: (415) 956-5483

Principal Officers: Osvaldo Barreiro, Senior Vice President and General Manager; Raul A. Anaya, Vice President and Deputy Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		1,196
Loans	112,338	
LESS: Reserve for possible loan losses		
Loans (net)		112,338
Bank premises, furniture and fixtures, etc.		184
Customers liability to this branch under acceptances outstanding		1,468
Due from directly related institutions		35,402
Other assets		7,115
Total assets		157,703

LIABILITIES

Total Deposits	117
Borrowings	156,100
Acceptances executed by or for account of this branch	1,468
Other liabilities	18
Total liabilities	157,703

Banco de la Nacion Argentina —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	34,530
Interest on balances with banks	6,141
Income on Federal funds sold	19,780
Interest and dividends on investments	497
Other operating income	226
Total operating income	61,174
OPERATING EXPENSE	
Salaries and employee benefits	433
Interest on deposits	24,787
Interest on Federal funds purchased and other borrowings	33,729
Occupancy and furniture and equipment expense	258
Other operating expense	414
Total operating expense	59,621
NET OPERATING INCOME	1,553
Applicable income taxes	110
Income before extraordinary items	1,443
Extraordinary charges (credits)	
NET INCOME	1,443
Other increases (decreases) in capital	1,000
NET CHANGE IN CAPITAL	2,443

Banco de la Provincia de Buenos Aires

Incorporated in Argentina, August 31, 1822

707 Wilshire Blvd., Los Angeles 90017
Tel: (213) 626-5735

Principal Officers: Oscar E. Diaz, General Manager; Luis F. Sibecas, Deputy General Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		1,722
U. S. Treasury securities		528
Other securities		1,977
Loans	209,978	
LESS: Reserve for possible loan losses	1,675	
Loans (net)		208,303
Bank premises, furniture and fixtures, etc.		141
Customers liability to this branch under acceptances outstanding		662
Due from directly related institutions		54,334
Other assets		8,960
Total assets		276,627

LIABILITIES

Total Deposits	45,601
Borrowings	222,260
Acceptances executed by or for account of this branch	662
Margin and cash collateral accounts	6
Other liabilities	8,098
Total liabilities	276,627

Banco de la Provincia de Buenos Aires —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	94,096
Interest and dividends on investments	282
Other operating income	1,215
Total operating income	95,593

OPERATING EXPENSE

Salaries and employee benefits	759
Interest on deposits	7,404
Interest on Federal funds purchased and other borrowings	82,376
Occupancy and furniture and equipment expense	284
Provision for loan losses	1,230
Other operating expense	393
Total operating expense	92,446
NET OPERATING INCOME	3,147
Applicable income taxes	430
Income before extraordinary items	2,717
Extraordinary charges (credits)	
NET INCOME	2,717
NET CHANGE IN CAPITAL	2,717

Banco de Vizcaya, S.A.

Incorporated in Spain, March 26, 1901

650 California St., San Francisco 94108 Tel: (415) 392-2530

Principal Officers: Alberto A. de Almeida, Senior Vice President & Agent; Anthony J. Gonsalves, Vice President.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		22,685
U. S. Treasury securities		547
Loans		
LESS: Reserve for possible loan losses	106,642	
Loans (net)		106,642
Bank premises, furniture and fixtures, etc.		46
Other assets		4,894
Total assets		134,814

LIABILITIES

Total Deposits	39,197
Borrowings	83,140
Margin and cash collateral accounts	14
Due to directly related institutions	11,314
Other liabilities	1,149
Total liabilities	134,814

Banco de Vizcaya, S.A. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	14,853
Interest on balances with banks	4,279
Income on Federal funds sold	132
Interest and dividends on investments	69
Other operating income	48
Total operating income	19,381
OPERATING EXPENSE	
Salaries and employee benefits	395
Interest on deposits	9,100
Interest on Federal funds purchased and other borrowings	312
Occupancy and furniture and equipment expense	60
Other operating expense	8,784
Total operating expense	18,651
NET OPERATING INCOME	730
Applicable income taxes	95
Income before extraordinary items	635
Extraordinary charges (credits)	
NET INCOME	635
NET CHANGE IN CAPITAL	635

Banco di Roma

Incorporated in Italy, March 9, 1880

400 Montgomery St., San Francisco 94104 Tel: (415) 398-6500

Principal Officers: Remo Martinelli, Senior Vice President and Manager; Mario Guglielmi, First Vice President; William Jonckheer, Giorgio Rosica, Robert C. Voss, Vice Presidents.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		466
U. S. Treasury securities		625
Loans	454,877	
LESS: Reserve for possible loan losses	2,258	
Loans (net)		452,619
Bank premises, furniture and fixtures, etc.		227
Customers liability to this branch under acceptances outstanding		1,410
Due from directly related institutions		32,011
Other assets		13,670
Total assets		501,028

LIABILITIES

Total Deposits	3,601
Borrowings	484,284
Acceptances executed by or for account of this branch	1,410
Margin and cash collateral accounts	251
Other liabilities	11,482
Total liabilities	501,028

Banco di Roma —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	72,058
Income on Federal funds sold	4,601
Interest and dividends on investments	53
Other operating income	1,304
Total operating income	78,016
OPERATING EXPENSE	
Salaries and employee benefits	1,542
Interest on deposits	100
Interest on Federal funds purchased and other borrowings	73,000
Occupancy and furniture and equipment expense	258
Provision for loan losses	1,784
Other operating expense	693
Total operating expense	77,377
NET OPERATING INCOME	639
Applicable income taxes	39
Income before extraordinary items	600
Extraordinary charges (credits)	
NET INCOME	600
NET CHANGE IN CAPITAL	600

Banco do Brasil S.A.

Incorporated in Brazil, October 12, 1808

540 California St., San Francisco 94104 Tel: (415) 398-4814

514 South Flower St., Los Angeles 90017 Tel: (213) 485-0030

Principal Officers: Dilson L. Ferreira, Joao M. Stefanon, General Managers; Antonio T.D. Barboza, Jose A.S. Boiteux, Managers; Francisco Cortez, S.M. de Sa Nogueira, Assistant Managers.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		90,533
U. S. Treasury securities		662
Obligations of States and political subdivisions		580
Loans	39,390	
LESS: Reserve for possible loan losses	819	
Loans (net)		38,571
Bank premises, furniture and fixtures, etc.		410
Due from directly related institutions		1,511,146
Other assets		67,200
Total assets		1,709,102

LIABILITIES

Total Deposits	79,379
Borrowings	1,618,937
Margin and cash collateral accounts	5
Other liabilities	10,781
Total liabilities	1,709,102

Additional office: Los Angeles.

Banco do Brasil S.A. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	318,501
Interest on balances with banks	6,216
Income on Federal funds sold	361
Interest and dividends on investments	120
Other operating income	53
Total operating income	325,251
OPERATING EXPENSE	
Salaries and employee benefits	1,141
Interest on deposits	12,219
Interest on Federal funds purchased and other borrowings	297,959
Occupancy and furniture and equipment expense	616
Provision for loan losses	149
Other operating expense	722
Total operating expense	312,806
NET OPERATING INCOME	12,445
Applicable income taxes	2,095
Income before extraordinary items	10,350
Extraordinary charges (credits)	
NET INCOME	10,350
Other increases (decreases) in capital	-7,140
NET CHANGE IN CAPITAL	3,210

Banco do Estado de Sao Paulo S.A.

Incorporated in Brazil, November 4, 1926

350 California Street, San Francisco 94104 Tel: (415) 781-7184

Principal Officers: Pedro Paulo Gomes de Castro, Jose Francisco Stahl, General Managers; Jaber de Abreu Filho, Lener Luiz Marangoni, Managers; Marcus Venturini, Assistant Managers; Mohamed M. Sabry, Wafik A. Tawdi, Controllers.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		
U. S. Treasury securities		10,440
Loans		575
LESS: Reserve for possible loan losses	167,716	
Loans (net)	115	
Bank premises, furniture and fixtures, etc.		167,601
Customers liability to this branch under acceptances outstanding		172
Due from directly related institutions		11,650
Other assets		98,645
		10,747
Total assets		299,830

LIABILITIES

Total Deposits	2,050
Borrowings	
Acceptances executed by or for account of this branch	258,747
Other liabilities	33,650
	5,383
Total liabilities	299,830

Additional office: Los Angeles.

Banco do Estado de Sao Paulo S.A. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	51,121
Income on Federal funds sold	212
Interest and dividends on investments	130
Other operating income	129
Total operating income	51,592
OPERATING EXPENSE	
Salaries and employee benefits	654
Interest on deposits	118
Interest on Federal funds purchased and other borrowings	49,280
Occupancy and furniture and equipment expense	188
Provision for loan losses	45
Other operating expense	608
Total operating expense	50,893
NET OPERATING INCOME	699
Applicable income taxes	116
Income before extraordinary items	583
Extraordinary charges (credits)	
NET INCOME	583
Other increases (decreases) in capital	-25
NET CHANGE IN CAPITAL	558

Banco Exterior de Espana, S.A.

Established in Spain, 1929

444 South Flower Street, Los Angeles 90071 Tel: (213) 622-2100

Principal Officers: Francisco Fuster, Vice President and General Manager; J. Louis Munoz, Vice President; Leticia Ixtlahuac, Operations Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS		
Cash and due from banks		2,517
Loans	13,000	
LESS: Reserve for possible loan losses		
Loans (net)		13,000
Other assets		9
Total assets		15,526

LIABILITIES	
Total Deposits	
Borrowings	9,000
Due to directly related institutions	6,526
Total liabilities	15,526

Banco Nacional de Mexico, S.A.

Incorporated in Mexico City, 1884

800 West Sixth St., Los Angeles 90017 Tel: (213) 624-6225

Principal Officers: Sergio Aguilera, Agent; Xavier Aguilera, Deputy Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS		
Cash and due from banks		416
U. S. Treasury securities		500
Loans	98,077	
LESS: Reserve for possible loan losses		
Loans (net)		98,077
Bank premises, furniture and fixtures, etc.		83
Due from directly related institutions		136,936
Other assets		5,753
Total assets		241,765
LIABILITIES		
Total Deposits		601
Borrowings		211,343
Margin and cash collateral accounts		27
Due to directly related institutions		24,632
Other liabilities		5,162
Total liabilities		241,765

Banco Nacional de Mexico, S.A. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	24,722
Interest on balances with banks	3,869
Income on Federal funds sold	441
Interest and dividends on investments	97
Other operating income	94
Total operating income	29,223
OPERATING EXPENSE	
Salaries and employee benefits	333
Interest on deposits	7,946
Interest on Federal funds purchased and other borrowings	19,849
Occupancy and furniture and equipment expense	109
Other operating expense	435
Total operating expense	28,672
NET OPERATING INCOME	551
Applicable income taxes	624
Income before extraordinary items	-73
Extraordinary charges (credits)	
NET INCOME	-73
NET CHANGE IN CAPITAL	-73

Banco Real S.A.

Incorporated in Brazil, June 16, 1925

800 West Sixth St., Suite 1200, Los Angeles 90017 Tel: (213) 488-0901

Principal Officers: Joao Aguiar, General Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		582
Loans	7,059	
LESS: Reserve for possible loan losses	250	
Loans (net)		6,809
Bank premises, furniture and fixtures, etc.		6
Customers liability to this branch under acceptances outstanding		12,519
Due from directly related institutions		82,558
Other assets		3,566
Total assets		106,040

LIABILITIES

Total Deposits	9,042
Borrowings	81,100
Acceptances executed by or for account of this branch	12,519
Margin and cash collateral accounts	37
Other liabilities	3,342
Total liabilities	106,040

Banco Real S.A. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	25,172
Interest on balances with banks	76
Income on Federal funds sold	4,638
Other operating income	122
Total operating income	30,008

OPERATING EXPENSE

Salaries and employee benefits	183
Interest on deposits	233
Interest on Federal funds purchased and other borrowings	28,724
Occupancy and furniture and equipment expense	50
Provision for loan losses	100
Other operating expense	68
Total operating expense	29,358
NET OPERATING INCOME	650
Income before extraordinary items	650
Extraordinary charges (credits)	
NET INCOME	650
NET CHANGE IN CAPITAL	650

Bancomer, S.A.

Incorporated in Mexico, October 15, 1932

444 South Flower St., Ste 3900, Los Angeles 90017 Tel: (213) 489-7245

Principal Officers: Carlos A. Tejeda, Vice President and General Manager; Jorge Piedrahita, Operations Manager; Heidrun Williams, Money Market Manager; Deborah K. Sampson, Business Development Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		1,195
U. S. Treasury securities		550
Other securities		2,040
Loans	207,059	
LESS: Reserve for possible loan losses		
Loans (net)		207,059
Bank premises, furniture and fixtures, etc.		574
Customers liability to this branch under acceptances outstanding		2,513
Due from directly related institutions		149,593
Other assets		13,062
Total assets		376,586

LIABILITIES

Total Deposits	79,595
Borrowings	276,532
Acceptances executed by or for account of this branch	2,513
Margin and cash collateral accounts	2,976
Other liabilities	14,970
Total liabilities	376,586

Bancomer, S.A. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	47,473
Income on Federal funds sold	136
Interest and dividends on investments	276
Other operating income	167
Total operating income	48,052

OPERATING EXPENSE

Salaries and employee benefits	722
Interest on Federal funds purchased and other borrowings	42,342
Occupancy and furniture and equipment expense	291
Other operating expense	2,270
Total operating expense	45,625
NET OPERATING INCOME	2,427
Applicable income taxes	202
Income before extraordinary items	2,225
Extraordinary charges (credits)	202
NET INCOME	2,427
NET CHANGE IN CAPITAL	2,427

Bangkok Bank Limited

Incorporated in Thailand, December 1, 1944

800 West Sixth St., Suite 1250, Los Angeles 90017 Tel: (213) 488-9170

Principal Officers: Vivat Tayjasanant, Vice President & Agent; Surapol Bunnag, Assistant Vice President & Deputy Agent; Prasarn Tuntasood, Accountant.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		136
U. S. Treasury securities		550
Loans	23,040	
LESS: Reserve for possible loan losses		
Loans (net)		23,040
Bank premises, furniture and fixtures, etc.		73
Due from directly related institutions		5,724
Other assets		973
Total assets		30,496

LIABILITIES

Total Deposits	2,493
Borrowings	11,000
Acceptances executed by or for account of this branch	15,250
Margin and cash collateral accounts	850
Other liabilities	903
Total liabilities	30,496

Bangkok Bank Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,621
Income on Federal funds sold	4,184
Interest and dividends on investments	75
Other operating income	368
Total operating income	8,248
OPERATING EXPENSE	
Salaries and employee benefits	483
Interest on deposits	123
Interest on Federal funds purchased and other borrowings	6,301
Occupancy and furniture and equipment expense	110
Other operating expense	269
Total operating expense	7,286
NET OPERATING INCOME	962
Applicable income taxes	289
Income before extraordinary items	673
Extraordinary charges (credits)	
NET INCOME	673
Other increases (decreases) in capital	-324
NET CHANGE IN CAPITAL	349

Bangkok Metropolitan Bank, Limited

Incorporated in Thailand, August 21, 1950

350 Sansome Street, Suite 960, San Francisco 94104 Tel: (415) 392-1580

Principal Officers: Sukic Palavivatana, Manager; Virmit Tejapaibul, Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		126
U. S. Treasury securities		554
Loans	12,210	
LESS: Reserve for possible loan losses		
Loans (net)		12,210
Bank premises, furniture and fixtures, etc.		104
Due from directly related institutions		15,543
Other assets		1,253
Total assets		29,790

LIABILITIES

Total Deposits	1,346
Borrowings	28,400
Margin and cash collateral accounts	4
Other liabilities	40
Total liabilities	29,790

Bangkok Metropolitan Bank, Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	59
Income on Federal funds sold	847
Interest and dividends on investments	70
Other operating income	2,735
Total operating income	3,711
OPERATING EXPENSE	
Salaries and employee benefits	64
Interest on deposits	57
Interest on Federal funds purchased and other borrowings	3,419
Occupancy and furniture and equipment expense	87
Other operating expense	42
Total operating expense	3,669
NET OPERATING INCOME	42
Income before extraordinary items	42
Extraordinary charges (credits)	
NET INCOME	42
NET CHANGE IN CAPITAL	42

Bank Bumiputra Malaysia Berhad

Incorporated in Malaysic, October 1, 1965

707 Wilshire Blvd., Suite 5315, Los Angeles 90017 Tel: (213) 627-4711

Principal Officers: A. Rahman M. Noor, General Manager-Agent; Rais Bin Majid, Assistant General Manager-Assistant Agent; M. Zain Katan, Chief Dealer.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		108
U. S. Treasury securities		549
Loans	28,845	
LESS: Reserve for possible loan losses		
Loans (net)		28,845
Bank premises, furniture and fixtures, etc.		111
Real estate owned other than bank premises		1,198
Due from directly related institutions		91,485
Other assets		3,911
Total assets		126,207

LIABILITIES

Total Deposits	60
Borrowings	125,453
Margin and cash collateral accounts	367
Other liabilities	327
Total liabilities	126,207

Bank Bumiputra Malaysia Berhad —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	4,438
Interest on balances with banks	54
Income on Federal funds sold	79
Interest and dividends on investments	61
Other operating income	77
Total operating income	4,709
OPERATING EXPENSE	
Salaries and employee benefits	276
Interest on Federal funds purchased and other borrowings	4,017
Occupancy and furniture and equipment expense	171
Other operating expense	116
Total operating expense	4,580
NET OPERATING INCOME	129
Applicable income taxes	15
Income before extraordinary items	114
Extraordinary charges (credits)	
NET INCOME	114
NET CHANGE IN CAPITAL	114

Bank Melli Iran

Incorporated in Iran, September 8, 1928

44 Montgomery St., San Francisco 94104 Tel: (415) 956-5430

Principal Officers: H. Ghazvini-nejad, Chief Agent; M. Karjoo Ravary, Assistant Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		1,854
Loans	6,472	
LESS: Reserve for possible loan losses	153	
Loans (net)		6,319
Bank premises, furniture and fixtures, etc.		157
Other assets		4,549
Total assets		12,879

LIABILITIES

Total Deposits	108
Borrowings	10
Margin and cash collateral accounts	2
Due to directly related institutions	11,927
Other liabilities	832
Total liabilities	12,879

Bank Melli Iran —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	751
Interest on balances with banks	183
Income on Federal funds sold	403
Interest and dividends on investments	46
Other operating income	284
Total operating income	1,667

OPERATING EXPENSE

Salaries and employee benefits	465
Interest on deposits	1
Occupancy and furniture and equipment expense	288
Provision for loan losses	133
Other operating expense	161
Total operating expense	1,048
NET OPERATING INCOME	619
Applicable income taxes	328
Income before extraordinary items	291
Extraordinary charges (credits)	
NET INCOME	291
NET CHANGE IN CAPITAL	291

Bank of British Columbia

Incorporated in Canada, July 18, 1968

300 Montgomery St., San Francisco 94104 Tel: (415) 788-7373

Principal Officer: Clive Bettles, Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		6,025
Other securities		500
Loans	92,374	
LESS: Reserve for possible loan losses		
Loans (net)		92,374
Due from directly related institutions		21,909
Other assets		1,812
Total assets		122,620

LIABILITIES

Total Deposits	81,846
Borrowings	38,700
Other liabilities	2,074
Total liabilities	122

Bank of British Columbia —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	12,702
Interest on balances with banks	182
Income on Federal funds sold	1,075
Interest and dividends on investments	67
Other operating income	1
Total operating income	14,027
OPERATING EXPENSE	
Salaries and employee benefits	132
Interest on deposits	700
Interest on Federal funds purchased and other borrowings	11,509
Occupancy and furniture and equipment expense	15
Other operating expense	65
Total operating expense	12,421
NET OPERATING INCOME	1,606
Applicable income taxes	816
Income before extraordinary items	790
Extraordinary charges (credits)	
NET INCOME	790
Other increases (decreases) in capital	-798
NET CHANGE IN CAPITAL	-8

Bank of India

Incorporated in India, 1906

417 Montgomery St., San Francisco 94104
Tel: (415) 956-6326

Principal Officers: S. Bandyopadhyay, Vice President.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		915
U. S. Treasury securities		549
Loans	49,742	
LESS: Reserve for possible loan losses		
Loans (net)		49,742
Bank premises, furniture and fixtures, etc.		30
Real estate owned other than bank premises		286
Other assets		1,845
Total assets		53,367

LIABILITIES

Total Deposits	23,991
Borrowings	12,300
Margin and cash collateral accounts	130
Due to directly related institutions	16,204
Other liabilities	742
Total liabilities	53,367

Bank of India —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	10,577
Income on Federal funds sold	65
Interest and dividends on investments	50
Other operating income	162
Total operating income	10,854
OPERATING EXPENSE	
Salaries and employee benefits	158
Interest on deposits	9,765
Interest on Federal funds purchased and other borrowings	314
Occupancy and furniture and equipment expense	71
Other operating expense	154
Total operating expense	10,462
NET OPERATING INCOME	392
Applicable income taxes	31
Income before extraordinary items	361
Extraordinary charges (credits)	
NET INCOME	361
NET CHANGE IN CAPITAL	361

Bank of Montreal

Incorporated in Canada, November 3, 1817

Four Embarcadero Center, 20th Floor, San Francisco 94111 Tel: (415) 391-8060

Principal Officers: Dennis A. Lunney, Chief Agent; S. Lasala, Peter E. Roxborough, John H. Woods, Agents.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		9,716
U. S. Treasury securities		531
Loans	1,967,357	
LESS: Reserve for possible loan losses	12,121	
Loans (net)		1,955,236
Bank premises, furniture and fixtures, etc.		731
Real estate owned other than bank premises		900
Customers liability to this branch under acceptances outstanding		1
Other assets		49,615
Total assets		2,016,730

LIABILITIES

Total Deposits	
Borrowings	1,893,200
Acceptances executed by or for account of this branch	1
Due to directly related institutions	94,865
Other liabilities	28,664
Total liabilities	2,016,730

Bank of Montreal —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	237,414
Income on Federal funds sold	374
Interest and dividends on investments	70
Other operating income	575
Total operating income	238,433
OPERATING EXPENSE	
Salaries and employee benefits	323
Interest on deposits	41
Interest on Federal funds purchased and other borrowings	219,485
Occupancy and furniture and equipment expense	33
Other operating expense	1,965
Total operating expense	221,847
NET OPERATING INCOME	16,586
Applicable income taxes	5,424
Income before extraordinary items	11,162
Extraordinary charges (credits)	
NET INCOME	11,162
Other increases (decreases) in capital	-11,162
NET CHANGE IN CAPITAL	

Bank of New South Wales

Incorporated in Australia, April 8, 1817

One California Street, San Francisco 94111 Tel: (415) 986-4222

Principal Officers: Peter W. Muspratt, Senior Vice President; John E. Hourigan, Vice President; Gerhard U. Schmidt-Petersen, Vice President-Operations.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		181
U. S. Treasury securities		525
Loans	22,409	
LESS: Reserve for possible loan losses		
Loans (net)		22,409
Bank premises, furniture and fixtures, etc.		170
Other assets		1,258
Total assets		24,543

LIABILITIES

Total Deposits	133
Borrowings	8,924
Due to directly related institutions	15,441
Other liabilities	45
Total liabilities	24,543

Bank of New South Wales —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	802
Income on Federal funds sold	987
Interest and dividends on investments	51
Other operating income	-22
Total operating income	1,818
OPERATING EXPENSE	
Salaries and employee benefits	456
Interest on Federal funds purchased and other borrowings	698
Occupancy and furniture and equipment expense	305
Other operating expense	259
Total operating expense	1,718
NET OPERATING INCOME	100
Applicable income taxes	14
Income before extraordinary items	86
Extraordinary charges (credits)	
NET INCOME	86
Other increases (decreases) in capital	-86
NET CHANGE IN CAPITAL	

Bank of New Zealand

Incorporated in New Zealand, 1861

600 Wilshire Blvd., Los Angeles 90017
Tel: (213) 629-3243

Principal Officers: Rex A. Lash, Agent; Stephen D. Wallace, Assistant Agent; Pamela A McGuirk, Assistant Vice President (Operations).

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		135
U. S. Treasury securities		579
Loans	20,917	
LESS: Reserve for possible loan losses		
Loans (net)		20,917
Bank premises, furniture and fixtures, etc.		210
Due from directly related institutions		5,642
Other assets		966
Total assets		28,449

LIABILITIES

Total Deposits	711
Borrowings	2,100
Acceptances executed by or for account of this branch	25,600
Other liabilities	38
Total liabilities	28,449

Bank of New Zealand —Continued

REPORT OF INCOME, as of December 31, 1981

(in thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,514
Income on Federal funds sold	290
Interest and dividends on investments	27
Other operating income	284
Total operating income	3,115
OPERATING EXPENSE	
Salaries and employee benefits	252
Interest on deposits	16
Interest on Federal funds purchased and other borrowings	2,476
Occupancy and furniture and equipment expense	94
Other operating expense	158
Total operating expense	2,996
NET OPERATING INCOME	119
Applicable income taxes	4
Income before extraordinary items	115
Extraordinary charges (credits)	
NET INCOME	115
NET CHANGE IN CAPITAL	115

The Bank of Nova Scotia

Incorporated in Canada, 1832

444 Market St., Ste. 2450, San Francisco 94111   Tel: (415) 986-1100

Principal Officers: R. J. Kelly, Agent; John E. Oliver, Deputy Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		3,165
U. S. Treasury securities		620
Loans	263,991	
LESS: Reserve for possible loan losses		
Loans (net)		263,991
Customers liability to this branch under acceptances outstanding		16,151
Due from directly related institutions		18,407
Other assets		4,642
Total assets		306,976

LIABILITIES

Total Deposits	89,559
Borrowings	196,500
Acceptances executed by or for account of this branch	16,151
Margin and cash collateral accounts	182
Other liabilities	4,584
Total liabilities	306,976

The Bank of Nova Scotia —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	39,354
Interest on balances with banks	13,393
Income on Federal funds sold	5,883
Interest and dividends on investments	63
Other operating income	558
Total operating income	59,251

OPERATING EXPENSE

Salaries and employee benefits	826
Interest on deposits	11,746
Interest on Federal funds purchased and other borrowings	31,557
Occupancy and furniture and equipment expense	183
Other operating expense	5,666
Total operating expense	49,978
NET OPERATING INCOME	9,273
Applicable income taxes	183
Income before extraordinary items	9,090
Extraordinary charges (credits)	
NET INCOME	9,090
Other increases (decreases) in capital	-7,266
NET CHANGE IN CAPITAL	1,824

Bank of Seoul & Trust Company

Incorporated in Korea, December 1, 1959

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 680-9487

Principal Officers: Il Hoon Lee, General Manager & Agent; Seuk Doo Kim, Deputy General Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		704
U. S. Treasury securities		515
Loans	16,645	
LESS: Reserve for possible loan losses	200	
Loans (net)		16,445
Bank premises, furniture and fixtures, etc.		290
Customers liability to this branch under acceptances outstanding		96
Due from directly related institutions		53,434
Other assets		2,202
Total assets		73,686

LIABILITIES

Total Deposits	
Borrowings	71,000
Acceptances executed by or for account of this branch	96
Margin and cash collateral accounts	184
Other liabilities	2,406
Total liabilities	73,686

Bank of Seoul & Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	3,087
Income on Federal funds sold	30
Interest and dividends on investments	57
Other operating income	11,922
Total operating income	15,096

OPERATING EXPENSE

Salaries and employee benefits	483
Interest on Federal funds purchased and other borrowings	13,685
Occupancy and furniture and equipment expense	83
Provision for loan losses	40
Other operating expense	344
Total operating expense	14,635
NET OPERATING INCOME	461
Applicable income taxes	20
Income before extraordinary items	441
Extraordinary charges (credits)	
NET INCOME	441
NET CHANGE IN CAPITAL	441

The Bank of Tokyo, Limited

Incorporated in Japan, December 17, 1946

350 California St., San Francisco 94104 Tel: (415) 445-0400

Principal Officers: Fumitoshi Miki, Takajiro Taira, General Managers; Shuichi Inada, Masahiko Suehiro, Deputy General Managers.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		1,708
U. S. Treasury securities		99
Loans	539,124	
LESS: Reserve for possible loan losses		
Loans (net)		539,124
Bank premises, furniture and fixtures, etc.		220
Customers liability to this branch under acceptances outstanding		463,014
Due from directly related institutions		1,687,359
Other assets		63,506
Total assets		2,755,030

LIABILITIES

Total Deposits	
Borrowings	2,273,800
Acceptances executed by or for account of this branch	463,014
Margin and cash collateral accounts	229
Other liabilities	17,987
Total liabilities	2,755,030

Additional office: Los Angeles.

The Bank of Tokyo, Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	135,082
Income on Federal funds sold	3,221
Interest and dividends on investments	44
Other operating income	407,340
Total operating income	545,687
OPERATING EXPENSE	
Salaries and employee benefits	2,845
Interest on Federal funds purchased and other borrowings	453,394
Occupancy and furniture and equipment expense	653
Other operating expense	89,703
Total operating expense	546,595
NET OPERATING INCOME	-908
Applicable income taxes	727
Income before extraordinary items	-1,635
Extraordinary charges (credits)	145
NET INCOME	-1,490
Other increases (decreases) in capital	-5,435
NET CHANGE IN CAPITAL	-6,925

Bank Saderat Iran

Incorporated in Iran, November, 1952

707 Wilshire Blvd., Suite 5450, Los Angeles 90017 Tel: (213) 489-2900

Principal Officer: Alireza Eliassi, Agent and Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		589
U. S. Treasury securities		620
Loans	3,754	
LESS: Reserve for possible loan losses	91	
Loans (net)		3,663
Bank premises, furniture and fixtures, etc.		67
Real estate owned other than bank premises		221
Other assets		518
Total assets		5,678

LIABILITIES

Total Deposits	52
Due to directly related institutions	5,231
Other liabilities	395
Total liabilities	5,678

Bank Saderat Iran —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	385
Interest on balances with banks	4
Income on Federal funds sold	833
Interest and dividends on investments	219
Other operating income	30
Total operating income	1,471
OPERATING EXPENSE	
Salaries and employee benefits	1,360
Interest on deposits	13
Interest on Federal funds purchased and other borrowings	132
Occupancy and furniture and equipment expense	79
Provision for loan losses	411
Other operating expense	219
Total operating expense	2,214
NET OPERATING INCOME	-743
Income before extraordinary items	-743
Extraordinary charges (credits)	
NET INCOME	-743
NET CHANGE IN CAPITAL	-743

Banque Francaise du Commerce Exterieur

Incorporated in Paris, August 30, 1947

Four Embarcadero Center, San Francisco 94111 Tel: (415) 397-8250

Principal Officers: Richard Devin, Vice President and Manager; Andrew Ach, Assistant Vice President.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		77
U. S. Treasury securities		515
Loans	17,080	
LESS: Reserve for possible loan losses		
Loans (net)		17,080
Bank premises, furniture and fixtures, etc.		207
Due from directly related institutions		88,090
Other assets		86
Total assets		106,055

LIABILITIES

Total Deposits	
Borrowings	106,000
Other liabilities	55
Total liabilities	106,055

Banque Francaise du Commerce Exterieur —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3,717
Interest and dividends on investments	52
Total operating income	3,769
OPERATING EXPENSE	
Salaries and employee benefits	131
Interest on deposits	2,649
Interest on Federal funds purchased and other borrowings	928
Occupancy and furniture and equipment expense	89
Other operating expense	78
Total operating expense	3,875
NET OPERATING INCOME	-106
Income before extraordinary items	-106
Extraordinary charges (credits)	
NET INCOME	-106
NET CHANGE IN CAPITAL	-106

Banque Nationale de Paris

Incorporated in France, July 4, 1966

180 Montgomery St., San Francisco 94104 Tel: (415) 765-4800

Principal Officers: Francois de Barolet, Senior Vice President and General Manager; Jean-Pierre Bernard, Vice President and Branch Manager; Greg Philips, Vice President & Assistant General Manager; Kathleen H. Anderson, Jean-Pierre Lemonnier, James R. Miller, Vice Presidents; Jose J. San Gabriel, Vice President & Comptroller; Robert Tinus, Vice President & Treasurer; Karen Irvin, Vice President, International; Christine Wright, Vice President & Corporate Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		5,722
U. S. Treasury securities		500
Securities of other U.S. Government agencies		701
Loans	600,590	
LESS: Reserve for possible loan losses	2,000	
Loans (net)		598,590
Bank premises, furniture and fixtures, etc.		523
Real estate owned other than bank premises		222
Customers liability to this branch under acceptances outstanding		5,296
Due from directly related institutions		59,837
Other assets		12,193
Total assets		683,584

LIABILITIES

Total Deposits	14,236
Borrowings	655,841
Acceptances executed by or for account of this branch	5,296
Other liabilities	8,211
Total liabilities	683,584

Additional office: Los Angeles.

Banque Nationale de Paris —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	37,152
Interest on balances with banks	51,918
Income on Federal funds sold	3,451
Interest and dividends on investments	119
Other operating income	564
Total operating income	93,204

OPERATING EXPENSE

Salaries and employee benefits	1,465
Interest on deposits	1,874
Interest on Federal funds purchased and other borrowings	87,812
Occupancy and furniture and equipment expense	408
Provision for loan losses	2,000
Other operating expense	1,413
Total operating expense	94,972
NET OPERATING INCOME	-1,768
Income before extraordinary items	-1,768
Extraordinary charges (credits)	33
NET INCOME	-1,735
Other increases (decreases) in capital	1,242
NET CHANGE IN CAPITAL	-493

Banque Paribas

Incorporated in France, 1872

2029 Century Park East, Los Angeles 90067 Tel: (213) 553-3010

Principal Officers: Leigh Wilson, General Manager; Michael Readick, Deputy General Manager; Louis Chang, Manager, Operations-Administration.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		59,140
U. S. Treasury securities		600
Loans	325,587	
LESS: Reserve for possible loan losses	1,985	
Loans (net)		323,602
Bank premises, furniture and fixtures, etc.		314
Real estate owned other than bank premises		530
Customers liability to this branch under acceptances outstanding		1,023
Due from directly related institutions		1,274
Other assets		8,118
Total assets		394,601

LIABILITIES

Total Deposits	492
Borrowings	347,062
Acceptances executed by or for account of this branch	1,023
Margin and cash collateral accounts	45
Other liabilities	45,979
Total liabilities	394,601

Banque Paribas —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	18,578
Interest on balances with banks	6,322
Income on Federal funds sold	918
Interest and dividends on investments	80
Other operating income	1,676
Total operating income	27,574
OPERATING EXPENSE	
Salaries and employee benefits	1,279
Interest on deposits	95
Interest on Federal funds purchased and other borrowings	23,287
Occupancy and furniture and equipment expense	257
Provision for loan losses	1,560
Other operating expense	527
Total operating expense	27,005
NET OPERATING INCOME	569
Applicable income taxes	356
Income before extraordinary items	213
Extraordinary charges (credits)	
NET INCOME	213
NET CHANGE IN CAPITAL	213

Barclays Bank International, Limited

Incorporated in Great Britain, 1836

111 Pine St., San Francisco 94111 Tel: (415) 981-8090

Principal Officer: S.O. Kierle, Deputy Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		3,152
U. S. Treasury securities		620
Loans	325,977	
LESS: Reserve for possible loan losses	13,000	
Loans (net)		312,977
Bank premises, furniture and fixtures, etc.		141
Real estate owned other than bank premises		830
Customers liability to this branch under acceptances outstanding		43,464
Other assets		3,161
Total assets		364,345

LIABILITIES

Total Deposits	20,079
Borrowings	204,690
Acceptances executed by or for account of this branch	33,653
Due to directly related institutions	99,693
Other liabilities	6,230
Total liabilities	364,345

Barclays Bank International, Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	42,172
Interest on balances with banks	155
Income on Federal funds sold	74,943
Interest and dividends on investments	79
Other operating income	1,183
Total operating income	118,532
OPERATING EXPENSE	
Salaries and employee benefits	1,203
Interest on deposits	2,940
Interest on Federal funds purchased and other borrowings	111,946
Occupancy and furniture and equipment expense	25
Other operating expense	1,175
Total operating expense	117,289
NET OPERATING INCOME	1,243
Applicable income taxes	160
Income before extraordinary items	1,083
Net securities gains (losses)	37
Extraordinary charges (credits)	
NET INCOME	1,120
Other increases (decreases) in capital	-1,120
NET CHANGE IN CAPITAL	

Canadian Commercial Bank

Incorporated in Canada, June 17, 1976

2029 Century Park East, Suite 3460, Los Angeles 90067 Tel: (213) 557-2200

Principal Officers: K. M. Westby, Executive Vice President, Agent; M.B. Bohnet, D.J. Rae, D. Smith, Vice Presidents, Deputy Agents.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		4,066
U. S. Treasury securities		512
Loans	266,877	
LESS: Reserve for possible loan losses	2,062	
Loans (net)		264,815
Bank premises, furniture and fixtures, etc.		1,975
Other assets		28,633
Total assets		300,001

LIABILITIES

Total Deposits	299,953
Due to directly related institutions	48
Other liabilities	
Total liabilities	300,001

Canadian Commercial Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	24,975
Interest and dividends on investments	83
Other operating income	75
Total operating income	25,133
OPERATING EXPENSE	
Salaries and employee benefits	1,856
Interest on deposits	19,195
Occupancy and furniture and equipment expense	365
Provision for loan losses	109
Other operating expense	1,158
Total operating expense	22,683
NET OPERATING INCOME	2,450
Income before extraordinary items	2,450
Extraordinary charges (credits)	
NET INCOME	2,450
NET CHANGE IN CAPITAL	2,450

Canadian Imperial Bank of Commerce

Incorporated in Canada, August 15, 1866

344 Pine St., San Francisco 94104 Tel: (415) 362-5210

Principal Officers: W.B. Simpson, B.D. Williamson, Agents.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

U. S. Treasury securities		140
Loans	390,981	
LESS: Reserve for possible loan losses		
Loans (net)		390,981
Other assets		7,598
Total assets		398,719

LIABILITIES

Total Deposits	
Borrowings	177,891
Due to directly related institutions	217,556
Other liabilities	3,272
Total liabilities	398,719

Canadian Imperial Bank of Commerce —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	70,023
Interest on balances with banks	5,779
Income on Federal funds sold	2,790
Interest and dividends on investments	17
Other operating income	1
Total operating income	78,610

OPERATING EXPENSE

Interest on Federal funds purchased and other borrowings	73,353
Provision for loan losses	2,088
Other operating expense	1,038
Total operating expense	76,479
NET OPERATING INCOME	2,131
Applicable income taxes	96
Income before extraordinary items	2,035
Extraordinary charges (credits)	
NET INCOME	2,035
Other increases (decreases) in capital	-682
NET CHANGE IN CAPITAL	1,353

The Chartered Bank

Incorporated in Great Britain, December 29, 1853

465 California St., San Francisco 94104
Tel: (415) 774-6514

Principal Officers: Philip Gethin-Jones, Vice President and Subagent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		280
U. S. Treasury securities		550
Loans	30,417	
LESS: Reserve for possible loan losses		
Loans (net)		30,417
Bank premises, furniture and fixtures, etc.		12
Other assets		785
Total assets		32,044

LIABILITIES

Total Deposits	
Borrowings	14,000
Due to directly related institutions	17,989
Other liabilities	55
Total liabilities	32,044

The Chartered Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	6,891
Interest on balances with banks	5,203
Income on Federal funds sold	5
Interest and dividends on investments	74
Other operating income	102
Total operating income	12,275

OPERATING EXPENSE

Interest on Federal funds purchased and other borrowings	11,390
Occupancy and furniture and equipment expense	4
Other operating expense	132
Total operating expense	11,526
NET OPERATING INCOME	749
Applicable income taxes	255
Income before extraordinary items	494
Net securities gains (losses)	-8
Extraordinary charges (credits)	
NET INCOME	486
Other increases (decreases) in capital	-486
NET CHANGE IN CAPITAL	

Chekiang First Bank, Ltd.

Incorporated in Hong Kong, August 11, 1950

360 Pine Street, San Francisco 94104 Tel: (415) 434-0783

Principal Officers: Parker Chin, Senior Vice President & Manager; Marian Li, Assistant Vice President.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		94
U. S. Treasury securities		538
Loans	15,210	
LESS: Reserve for possible loan losses	20	
Loans (net)		15,190
Bank premises, furniture and fixtures, etc.		60
Customers liability to this branch under acceptances outstanding		40
Due from directly related institutions		15,691
Other assets		353
Total assets		31,966

LIABILITIES

Total Deposits	30,576
Borrowings	700
Acceptances executed by or for account of this branch	40
Other liabilities	650
Total liabilities	31,966

Chekiang First Bank, Ltd. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	4,536
Interest on balances with banks	1,073
Income on Federal funds sold	160
Interest and dividends on investments	72
Other operating income	49
Total operating income	5,890

OPERATING EXPENSE

Salaries and employee benefits	147
Interest on deposits	4,366
Interest on Federal funds purchased and other borrowings	933
Occupancy and furniture and equipment expense	60
Provision for loan losses	15
Other operating expense	166
Total operating expense	5,687
NET OPERATING INCOME	203
Income before extraordinary items	203
Extraordinary charges (credits)	
NET INCOME	203
Other increases (decreases) in capital	1,260
NET CHANGE IN CAPITAL	1,463

The Cho-Heung Bank, Ltd.

Incorporated in Korea, February 19, 1897

601 California St., San Francisco 94108 Tel: (415) 788-7850

Principal Officers: Joo Sung Kim, Agent; Dong Il Cho, Jong Sup Sohn, Deputy Agents; Yong Soo Chang, Dong Jeong, Senior Assistant Agents.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		246
U. S. Treasury securities		484
Loans	40,225	
LESS: Reserve for possible loan losses	424	
Loans (net)		39,801
Bank premises, furniture and fixtures, etc.		296
Customers liability to this branch under acceptances outstanding		123
Due from directly related institutions		40,746
Other assets		631
Total assets		82,327

LIABILITIES

Total Deposits	80,215
Borrowings	123
Acceptances executed by or for account of this branch	166
Margin and cash collateral accounts	1,823
Other liabilities	
Total liabilities	82,327

The Cho-Heung Bank, Ltd. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	20,496
Income on Federal funds sold	291
Interest and dividends on investments	85
Other operating income	496
Total operating income	21,368
OPERATING EXPENSE	
Salaries and employee benefits	688
Interest on Federal funds purchased and other borrowings	18,303
Occupancy and furniture and equipment expense	137
Other operating expense	268
Total operating expense	19,396
NET OPERATING INCOME	1,972
Applicable income taxes	463
Income before extraordinary items	1,509
Extraordinary charges (credits)	
NET INCOME	1,509
NET CHANGE IN CAPITAL	1,509

The Commercial Bank of Korea, Ltd.

Incorporated in Korea, January 30, 1899

611 West Sixth St., Los Angeles 90017 Tel: (213) 625-0275

Principal Officers: Chang Moo Lim, General Manager & Agent; Yang Bae Kim, Dong Kuy Yang, Deputy General Managers; Dong Hoon Park, Manager; Hwang Soo Chung, Byung Hyun Kil, Je Hong Moon, Lee Jong Son, Geun Bin Song, Assistant Managers.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		903
U. S. Treasury securities		553
Loans	137,506	
LESS: Reserve for possible loan losses	578	
Loans (net)		136,928
Bank premises, furniture and fixtures, etc.		497
Customers liability to this branch under acceptances outstanding		50
Due from directly related institutions		54,311
Other assets		4,888
Total assets		198,130

LIABILITIES

Total Deposits	
Borrowings	197,687
Acceptances executed by or for account of this branch	50
Margin and cash collateral accounts	102
Other liabilities	291
Total liabilities	198,130

The Commercial Bank of Korea, Ltd. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	14,162
Interest and dividends on investments	58
Other operating income	3,226
Total operating income	17,446
OPERATING EXPENSE	
Salaries and employee benefits	911
Interest on Federal funds purchased and other borrowings	14,701
Occupancy and furniture and equipment expense	141
Other operating expense	1,111
Total operating expense	16,864
NET OPERATING INCOME	582
Applicable income taxes	50
Income before extraordinary items	532
Extraordinary charges (credits)	
NET INCOME	532
NET CHANGE IN CAPITAL	532

Commonwealth Trading Bank of Australia

Established in Australia, 1959

600 Wilshire Blvd., Suite 700, Los Angeles 90017 Tel: (213) 689-4702

Principal Officers: Robert L. Potter, Agent; Graham J. Harlum, Deputy Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		4
U. S. Treasury securities		550
Loans	71,600	
LESS: Reserve for possible loan losses		
Loans (net)		71,600
Bank premises, furniture and fixtures, etc.		444
Real estate owned other than bank premises		475
Other assets		865
Total assets		73,938

LIABILITIES

Total Deposits	
Borrowings	69,500
Due to directly related institutions	4,097
Other liabilities	341
Total liabilities	73,938

Commonwealth Trading Bank of Australia —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	258
Income on Federal funds sold	26
Interest and dividends on investments	50
Other operating income	2
Total operating income	336
OPERATING EXPENSE	
Salaries and employee benefits	145
Interest on Federal funds purchased and other borrowings	270
Occupancy and furniture and equipment expense	47
Other operating expense	160
Total operating expense	622
NET OPERATING INCOME	-286
Income before extraordinary items	-286
Extraordinary charges (credits)	
NET INCOME	-286
NET CHANGE IN CAPITAL	-286

Credit Lyonnais

Incorporated in France, 1863

555 South Flower St., Los Angeles 90071 Tel: (213) 628-8200

Principal Officers: Maurice Marchand, First Vice President and General Manager; William Fisher, Vice President and Manager; Patricia Herbert, Assistant Vice President, Operations; Beniot Nusbaumer, Assistant Vice President.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		406
U. S. Treasury securities		1,028
Loans	193,619	
LESS: Reserve for possible loan losses		
Loans (net)		193,619
Bank premises, furniture and fixtures, etc.		352
Customers liability to this branch under acceptances outstanding		27,204
Due from directly related institutions		272,295
Other assets		15,053
Total assets		509,957

LIABILITIES

Total Deposits	93
Borrowings	464,314
Acceptances executed by or for account of this branch	30,398
Margin and cash collateral accounts	1,526
Other liabilities	13,626
Total liabilities	509,957

Additional office: San Francisco.

Credit Lyonnais —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	125,393
Interest on balances with banks	31
Income on Federal funds sold	2,617
Interest and dividends on investments	152
Other operating income	287
Total operating income	128,480
OPERATING EXPENSE	
Salaries and employee benefits	1,550
Interest on deposits	109,350
Interest on Federal funds purchased and other borrowings	14,337
Occupancy and furniture and equipment expense	168
Other operating expense	1,427
Total operating expense	126,832
NET OPERATING INCOME	1,648
Applicable income taxes	66
Income before extraordinary items	1,582
Extraordinary charges (credits)	-2
NET INCOME	1,580
Other increases (decreases) in capital	2,975
NET CHANGE IN CAPITAL	4,555

Credito Italiano

Incorporated in Italy, 1870

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 622-2787

Principal Officers: John P. Sharkey, Manager; Alessandro Laguercia, Deputy Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		5,077
U. S. Treasury securities		550
Other securities		1,996
Loans	166,163	
LESS: Reserve for possible loan losses		
Loans (net)		166,163
Bank premises, furniture and fixtures, etc.		2
Other assets		6,026
Total assets		179,814

LIABILITIES

Total Deposits	32,347
Borrowings	49,000
Margin and cash collateral accounts	5
Due to directly related institutions	96,330
Other liabilities	2,132
Total liabilities	179,814

Credito Italiano —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	30,546
Interest on balances with banks	946
Income on Federal funds sold	11,152
Interest and dividends on investments	402
Other operating income	7,808
Total operating income	50,854
OPERATING EXPENSE	
Salaries and employee benefits	222
Interest on Federal funds purchased and other borrowings	39,275
Occupancy and furniture and equipment expense	68
Other operating expense	9,551
Total operating expense	49,116
NET OPERATING INCOME	1,738
Applicable income taxes	149
Income before extraordinary items	1,589
Extraordinary charges (credits)	
NET INCOME	1,589
Other increases (decreases) in capital	1,085
NET CHANGE IN CAPITAL	2,674

The Dai-Ichi Kangyo Bank, Limited

Incorporated in Japan, June 7, 1897

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 687-0900

Principal Officers: Tadao Washiyama, General Manager and Agent; Kyoji Sase, Deputy General Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		41,125
U. S. Treasury securities		552
Loans	1,046,888	
LESS: Reserve for possible loan losses	7,250	
Loans (net)		1,039,638
Bank premises, furniture and fixtures, etc.		315
Customers liability to this branch under acceptances outstanding		394,678
Due from directly related institutions		6,046
Other assets		42,286
Total assets		1,524,640

LIABILITIES

Total Deposits	335,735
Borrowings	769,775
Acceptances executed by or for account of this branch	394,678
Margin and cash collateral accounts	402
Other liabilities	24,050
Total liabilities	1,524,640

The Dai-Ichi Kangyo Bank, Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	190,809
Income on Federal funds sold	552
Interest and dividends on investments	64
Other operating income	770
Total operating income	192,195

OPERATING EXPENSE

Salaries and employee benefits	1,421
Interest on deposits	497
Interest on Federal funds purchased and other borrowings	182,229
Occupancy and furniture and equipment expense	291
Other operating expense	650
Total operating expense	185,088
NET OPERATING INCOME	7,107
Applicable income taxes	1,305
Income before extraordinary items	5,802
Extraordinary charges (credits)	
NET INCOME	5,802
Other increases (decreases) in capital	-3,044
NET CHANGE IN CAPITAL	2,758

The Daiwa Bank, Limited

Incorporated in Japan, 1918

555 South Flower St., Los Angeles 90071 Tel: (213) 489-3600

Principal Officers: Koichi Sasaki, General Manager; Isao Kimura, Deputy General Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		6,481
U. S. Treasury securities		612
Other securities		7,776
Loans	558,508	
LESS: Reserve for possible loan losses	4,650	
Loans (net)		553,858
Bank premises, furniture and fixtures, etc.		79
Customers liability to this branch under acceptances outstanding		10,638
Other assets		15,984
Total assets		595,428

LIABILITIES

Total Deposits	501
Borrowings	557,100
Acceptances executed by or for account of this branch	10,638
Margin and cash collateral accounts	8,088
Due to directly related institutions	10,995
Other liabilities	8,106
Total liabilities	595,428

The Daiwa Bank, Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	77,042
Income on Federal funds sold	285
Interest and dividends on investments	416
Other operating income	17,625
Total operating income	95,368
OPERATING EXPENSE	
Salaries and employee benefits	772
Interest on Federal funds purchased and other borrowings	83,352
Occupancy and furniture and equipment expense	98
Provision for loan losses	300
Other operating expense	8,446
Total operating expense	92,968
NET OPERATING INCOME	2,400
Applicable income taxes	896
Income before extraordinary items	1,504
Extraordinary charges (credits)	
NET INCOME	1,504
Other increases (decreases) in capital	-309
NET CHANGE IN CAPITAL	1,195

DG BANK Deutsche Genossenschaftsbank

Incorporated in West Germany, 1949

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 626-3300

Principal Officers: Dr. Rolf G. Mankwald, Vice President and Manager; Christian F. Pohl, Assistant Vice President.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		88
U. S. Treasury securities		572
Loans	61,492	
LESS: Reserve for possible loan losses		
Loans (net)		61,492
Bank premises, furniture and fixtures, etc.		95
Other assets		1,861
Total assets		64,108

LIABILITIES

Total Deposits	58,350
Borrowings	4,156
Due to directly related institutions	1,602
Other liabilities	
Total liabilities	64,108

DG BANK Deutsche Genossenschaftsbank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	12,551
Income on Federal funds sold	2,940
Interest and dividends on investments	55
Other operating income	3
Total operating income	15,549

OPERATING EXPENSE

Salaries and employee benefits	399
Interest on Federal funds purchased and other borrowings	14,576
Occupancy and furniture and equipment expense	71
Other operating expense	174
Total operating expense	15,220
NET OPERATING INCOME	329
Applicable income taxes	1
Income before extraordinary items	328
Extraordinary charges (credits)	
NET INCOME	328
Other increases (decreases) in capital	-217
NET CHANGE IN CAPITAL	111

Dresdner Bank, A.G.

Incorporated in Germany, December 1872

445 S. Figueroa St., Los Angeles 90071 **Tel: (213) 489-5720**

Principal Officers: Jon M. Bland, Senior Vice President; Wolfgang Knepper, Vice President; Barbara Flick, Heinrich Peiper, Teresita Roldan, Assistant Vice Presidents.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		2,056
U. S. Treasury securities		548
Loans	135,621	
LESS: Reserve for possible loan losses	1,630	
Loans (net)		133,991
Bank premises, furniture and fixtures, etc.		536
Due from directly related institutions		49,774
Other assets		6,044
Total assets		192,949

LIABILITIES

Total Deposits	478
Borrowings	186,325
Margin and cash collateral accounts	1,250
Other liabilities	4,896
Total liabilities	192,949

Dresdner Bank, A.G. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	52,036
Income on Federal funds sold	15
Interest and dividends on investments	45
Other operating income	63
Total operating income	52,159
OPERATING EXPENSE	
Salaries and employee benefits	815
Interest on deposits	573
Interest on Federal funds purchased and other borrowings	49,197
Occupancy and furniture and equipment expense	249
Other operating expense	516
Total operating expense	51,350
NET OPERATING INCOME	809
Applicable income taxes	93
Income before extraordinary items	716
Extraordinary charges (credits)	-5,501
NET INCOME	-4,785
Other increases (decreases) in capital	-1,219
NET CHANGE IN CAPITAL	-6,004

The Fuji Bank, Limited

Incorporated in Japan, 1948

611 West Sixth St., Los Angeles 90017 Tel: (213) 680-9855

Principal Officers: Ryosoke Zakoh, General Manager; Tetsuo Tani, Deputy General Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		157,131
U. S. Treasury securities		591
Loans	900,262	
LESS: Reserve for possible loan losses	10,967	
Loans (net)		889,295
Bank premises, furniture and fixtures, etc.		174
Customers liability to this branch under acceptances outstanding		320,847
Due from directly related institutions		365,994
Other assets		45,034
Total assets		1,779,066

LIABILITIES

Total Deposits	149,570
Borrowings	1,288,699
Acceptances executed by or for account of this branch	320,847
Margin and cash collateral accounts	1,657
Other liabilities	18,293
Total liabilities	1,779,066

The Fuji Bank, Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	142,173
Interest on balances with banks	1,042
Income on Federal funds sold	488
Interest and dividends on investments	26
Other operating income	193,999
Total operating income	337,728
OPERATING EXPENSE	
Salaries and employee benefits	1,543
Interest on Federal funds purchased and other borrowings	316,886
Occupancy and furniture and equipment expense	304
Provision for loan losses	555
Other operating expense	15,429
Total operating expense	334,717
NET OPERATING INCOME	3,011
Applicable income taxes	454
Income before extraordinary items	2,557
Extraordinary charges (credits)	
NET INCOME	2,557
Other increases (decreases) in capital	1,227
NET CHANGE IN CAPITAL	3,784

The Hanil Bank, Limited

Incorporated in Korea, December 16, 1932

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 620-0747

Principal Officers: S. Y. Rhyu, General Manager & Agent; B. K. Rha, C. K. Sung, Deputy General Managers; H. Y. Byun, S. G. Choi, W. H. Lee, D. H. Park, D. W. Park, Assistant General Managers.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		1,141
U. S. Treasury securities		556
Loans	85,552	
LESS: Reserve for possible loan losses	936	
Loans (net)		84,616
Bank premises, furniture and fixtures, etc.		391
Customers liability to this branch under acceptances outstanding		667
Due from directly related institutions		47,518
Other assets		6,404
Total assets		141,293

LIABILITIES

Total Deposits	
Borrowings	139,895
Acceptances executed by or for account of this branch	667
Margin and cash collateral accounts	710
Other liabilities	21
Total liabilities	141,293

The Hanil Bank, Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	15,218
Income on Federal funds sold	88
Interest and dividends on investments	62
Other operating income	5,813
Total operating income	21,181
OPERATING EXPENSE	
Salaries and employee benefits	701
Interest on Federal funds purchased and other borrowings	19,218
Occupancy and furniture and equipment expense	40
Other operating expense	840
Total operating expense	20,799
NET OPERATING INCOME	382
Applicable income taxes	119
Income before extraordinary items	263
Extraordinary charges (credits)	
NET INCOME	263
NET CHANGE IN CAPITAL	263

The Hokkaido Takushoku Bank, Ltd.

Incorporated in Japan, April 1, 1900

624 South Grand Ave., Suite 2910, Los Angeles 90017 Tel: (213) 629-2281

Principal Officers: Norihito Hattori, General Manager; Jun Shimokawa, Deputy General Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		1,010
Other securities		7,848
Loans	112,471	
LESS: Reserve for possible loan losses	1,269	
Loans (net)		111,202
Bank premises, furniture and fixtures, etc.		13
Real estate owned other than bank premises		157
Customers liability to this branch under acceptances outstanding		2,836
Due from directly related institutions		215,089
Other assets		13,141
Total assets		351,296

LIABILITIES

Total Deposits	98
Borrowings	336,000
Acceptances executed by or for account of this branch	2,836
Margin and cash collateral accounts	459
Other liabilities	11,903
Total liabilities	351,296

The Hokkaido Takushoku Bank, Ltd. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	13,830
Income on Federal funds sold	3,099
Interest and dividends on investments	637
Other operating income	77,296
Total operating income	94,862
OPERATING EXPENSE	
Salaries and employee benefits	588
Interest on Federal funds purchased and other borrowings	84,003
Occupancy and furniture and equipment expense	63
Other operating expense	10,117
Total operating expense	94,771
NET OPERATING INCOME	91
Applicable income taxes	106
Income before extraordinary items	-15
Net securities gains (losses)	2
Extraordinary charges (credits)	
NET INCOME	-13
Other increases (decreases) in capital	314
NET CHANGE IN CAPITAL	301

Hong Kong Metropolitan Bank Limited

Incorporated in Hong Kong, October 24, 1960

266 Bush Street, San Francisco 94104 Tel: (415) 956-1166

Principal Officers: Antony W. Oei, Vice President and Manager; Lawrence E. Michenfelder, Operations Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		246
U. S. Treasury securities		575
Loans	11,958	
LESS: Reserve for possible loan losses	27	
Loans (net)		11,931
Bank premises, furniture and fixtures, etc.		289
Other assets		278
Total assets		13,319

LIABILITIES

Total Deposits	1,060
Borrowings	5,215
Margin and cash collateral accounts	1
Due to directly related institutions	6,883
Other liabilities	160
Total liabilities	13,319

Hong Kong Metropolitan Bank Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	87
Income on Federal funds sold	47
Interest and dividends on investments	31
Other operating income	1
Total operating income	166
OPERATING EXPENSE	
Salaries and employee benefits	62
Interest on deposits	1
Occupancy and furniture and equipment expense	47
Other operating expense	157
Total operating expense	267
NET OPERATING INCOME	-101
Income before extraordinary items	-101
Extraordinary charges (credits)	
NET INCOME	-101
Other increases (decreases) in capital	809
NET CHANGE IN CAPITAL	708

The Hongkong and Shanghai Banking Corporation

Incorporated in Hong Kong, August 14, 1886

160 Sansome St., San Francisco 94104 Tel: (415) 433-1370

Principal Officers: E.V. Howard, Senior Vice President & Agent; Victor Naramura, Vice President & Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		8,119
Securities of other U.S. Government agencies		998
Loans	170,355	
LESS: Reserve for possible loan losses	11	
Loans (net)		170,344
Bank premises, furniture and fixtures, etc.		317
Customers liability to this branch under acceptances outstanding		3,644
Other assets		2,984
Total assets		186,406

LIABILITIES

Total Deposits	167,052
Borrowings	24
Acceptances executed by or for account of this branch	3,644
Margin and cash collateral accounts	1,714
Due to directly related institutions	10,484
Other liabilities	3,488
Total liabilities	186,406

Additional office: Los Angeles.

The Hongkong and Shanghai Banking Corporation —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	19,008
Interest on balances with banks	953
Income on Federal funds sold	965
Interest and dividends on investments	131
Other operating income	525
Total operating income	21,582

OPERATING EXPENSE

Salaries and employee benefits	1,724
Interest on deposits	13,351
Interest on Federal funds purchased and other borrowings	2,499
Occupancy and furniture and equipment expense	426
Provision for loan losses	-49
Other operating expense	601
Total operating expense	18,552
NET OPERATING INCOME	3,030
Applicable income taxes	245
Income before extraordinary items	2,785
Extraordinary charges (credits)	
NET INCOME	2,785
Other increases (decreases) in capital	-2,785
NET CHANGE IN CAPITAL	

The Industrial Bank of Japan, Limited

Incorporated in Japan, March 31, 1902

800 West Sixth St., Los Angeles 90017 Tel: (213) 628-7241

Principal Officers: Soichi Miyawaki, General Manager; Masashi Okazaki, Kazuo Suzuki, Deputy General Managers.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		76,380
U. S. Treasury securities		518
Loans	943,981	
LESS: Reserve for possible loan losses	9,795	
Loans (net)		934,186
Bank premises, furniture and fixtures, etc.		467
Customers liability to this branch under acceptances outstanding		7,430
Due from directly related institutions		338,409
Other assets		38,665
Total assets		1,396,055

LIABILITIES

Total Deposits	354,084
Borrowings	1,014,435
Acceptances executed by or for account of this branch	7,430
Margin and cash collateral accounts	480
Other liabilities	19,626
Total liabilities	1,396,055

The Industrial Bank of Japan, Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	120,474
Interest on balances with banks	1,766
Income on Federal funds sold	84,692
Interest and dividends on investments	61
Other operating income	46,251
Total operating income	253,244
OPERATING EXPENSE	
Salaries and employee benefits	1,770
Interest on deposits	399
Interest on Federal funds purchased and other borrowings	212,707
Occupancy and furniture and equipment expense	469
Provision for loan losses	1,087
Other operating expense	30,659
Total operating expense	247,091
NET OPERATING INCOME	6,153
Applicable income taxes	640
Income before extraordinary items	5,513
Net securities gains (losses)	12
Extraordinary charges (credits)	
NET INCOME	5,525
Other increases (decreases) in capital	-592
NET CHANGE IN CAPITAL	4,933

International Bank of Singapore Ltd.

Incorporated in Singapore, April 9, 1974

444 South Flower Street, Los Angeles 90071 Tel: (213) 629-0777

Principal Officers: Pitt Khean Teoh, Agent; Hoong Chen, Deputy Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		3
Loans	14,479	
LESS: Reserve for possible loan losses		
Loans (net)		14,479
Bank premises, furniture and fixtures, etc.		211
Real estate owned other than bank premises		497
Other assets		1,053
Total assets		16,243

LIABILITIES

Total Deposits	15,000
Borrowings	240
Acceptances executed by or for account of this branch	991
Due to directly related institutions	12
Other liabilities	
Total liabilities	16,243

International Bank of Singapore Ltd. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	126
Interest on balances with banks	29
Total operating income	155
OPERATING EXPENSE	
Salaries and employee benefits	27
Interest on Federal funds purchased and other borrowings	115
Occupancy and furniture and equipment expense	3
Other operating expense	35
Total operating expense	180
NET OPERATING INCOME	-25
Income before extraordinary items	-25
Extraordinary charges (credits)	
NET INCOME	-25
NET CHANGE IN CAPITAL	-25

Korea Exchange Bank

Incorporated in Korea, January 30, 1967

624 S. Grand Ave., Los Angeles 90017 Tel: (213) 683-0830

Principal Officers: Chang Woo Lee, General Manager & Agent; Hyungu Shin, Tae Kyung Yang, Deputy General Managers.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		11,572
U. S. Treasury securities		503
Securities of other U.S. Government agencies		13,303
Other securities		5,993
Loans	97,629	
LESS: Reserve for possible loan losses	7,872	
Loans (net)		89,757
Bank premises, furniture and fixtures, etc.		413
Real estate owned other than bank premises		1,764
Customers liability to this branch under acceptances outstanding		1,462
Other assets		3,634
Total assets		128,401

LIABILITIES

Total Deposits	175
Borrowings	76,041
Acceptances executed by or for account of this branch	1,462
Margin and cash collateral accounts	603
Due to directly related institutions	48,710
Other liabilities	1,410
Total liabilities	128,401

Korea Exchange Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	17,206
Interest on balances with banks	1,123
Income on Federal funds sold	172
Interest and dividends on investments	2,485
Other operating income	2,687
Total operating income	23,673
OPERATING EXPENSE	
Salaries and employee benefits	962
Interest on Federal funds purchased and other borrowings	15,923
Occupancy and furniture and equipment expense	956
Provision for loan losses	7,872
Other operating expense	17,290
Total operating expense	43,003
NET OPERATING INCOME	-19,330
Applicable income taxes	250
Income before extraordinary items	-19,580
Extraordinary charges (credits)	
NET INCOME	-19,580
NET CHANGE IN CAPITAL	-19,580

Korea First Bank

Incorporated in Korea, July 1, 1929

800 Wilshire Blvd., Los Angeles 90017 Tel: (213) 625-7700

Principal Officers: Chong Duk Kim, Agent & General Manager; Hee Kyo Chung, Jyung Oh Jin, Deputy Agents; Jai Heung Shim, Kye Seung Lee, Managers; Han Sik Chang, Chang Hi Nam, Hack Young Shim, Jae Gwan Song, Assistant Managers.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		188
U. S. Treasury securities		530
Loans	28,169	
LESS: Reserve for possible loan losses		
Loans (net)		28,169
Bank premises, furniture and fixtures, etc.		312
Customers liability to this branch under acceptances outstanding		117
Due from directly related institutions		61,999
Other assets		2,486
Total assets		93,801

LIABILITIES

Total Deposits	
Borrowings	92,860
Acceptances executed by or for account of this branch	117
Margin and cash collateral accounts	54
Other liabilities	770
Total liabilities	93,801

Korea First Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	10,140
Income on Federal funds sold	24
Interest and dividends on investments	70
Other operating income	10,948
Total operating income	21,182

OPERATING EXPENSE

Salaries and employee benefits	465
Interest on Federal funds purchased and other borrowings	18,305
Occupancy and furniture and equipment expense	481
Provision for loan losses	600
Other operating expense	1,311
Total operating expense	21,162
NET OPERATING INCOME	20
Income before extraordinary items	20
Extraordinary charges (credits)	
NET INCOME	20
Other increases (decreases) in capital	1,020
NET CHANGE IN CAPITAL	1,040

The Kyowa Bank, Limited

Incorporated in Japan, May, 1945

635 West Seventh Street, Los Angeles 90017 Tel: (213) 626-6266

Principal Officers: Kyosuke Endo, General Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

U. S. Treasury securities		25,125
Securities of other U.S. Government agencies		1,073
Loans	354,072	
LESS: Reserve for possible loan losses	758	
Loans (net)		353,314
Bank premises, furniture and fixtures, etc.		68
Customers liability to this branch under acceptances outstanding		20,515
Other assets		8,065
Total assets		408,160

LIABILITIES

Total Deposits	
Borrowings	352,950
Acceptances executed by or for account of this branch	20,515
Due to directly related institutions	29,767
Other liabilities	4,928
Total liabilities	408,160

The Kyowa Bank, Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	30,519
Interest on balances with banks	203
Income on Federal funds sold	11,938
Interest and dividends on investments	52
Other operating income	26,720
Total operating income	69,432
OPERATING EXPENSE	
Salaries and employee benefits	559
Interest on Federal funds purchased and other borrowings	52,007
Occupancy and furniture and equipment expense	108
Other operating expense	15,105
Total operating expense	67,779
NET OPERATING INCOME	1,653
Income before extraordinary items	1,653
Extraordinary charges (credits)	
NET INCOME	1,653
Other increases (decreases) in capital	-495
NET CHANGE IN CAPITAL	1,158

A-778

SUPERINTENDENT OF BANKS

Liu Chong Hing Bank Limited

Incorporated in Hong Kong, March 17, 1955

601 California St., San Francisco 94108 Tel: (415) 433-6404

Principal Officers: King Leung Chan, Vice President & Agent; Siu Wo Cheung, Assistant Agent & Operations Officer.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		1,247
U. S. Treasury securities		516
Loans	23,136	
LESS: Reserve for possible loan losses	100	
Loans (net)		23,036
Bank premises, furniture and fixtures, etc.		51
Due from directly related institutions		66,670
Other assets		1,126
Total assets		92,646

LIABILITIES

Total Deposits	89,886
Other liabilities	2,760
Total liabilities	92,646

Liu Chong Hing Bank Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	10,748
Interest on balances with banks	19
Income on Federal funds sold	1,215
Interest and dividends on investments	84
Other operating income	161
Total operating income	12,227
OPERATING EXPENSE	
Salaries and employee benefits	108
Interest on deposits	9,385
Interest on Federal funds purchased and other borrowings	418
Occupancy and furniture and equipment expense	69
Other operating expense	487
Total operating expense	10,467
NET OPERATING INCOME	1,760
Applicable income taxes	503
Income before extraordinary items	1,257
Extraordinary charges (credits)	
NET INCOME	1,257
Other increases (decreases) in capital	-758
NET CHANGE IN CAPITAL	499

The Long-Term Credit Bank of Japan, Ltd.

Incorporated in Japan, December 1, 1952

707 Wilshire Blvd., Los Angeles 90017 Tel: (213) 488-1766

Principal Officers: Rairi Ushio, General Manager & Agent; Koukichi Kawashima, Deputy General Manager; Yozo Otani, Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		2,209
U. S. Treasury securities		606
Loans	375,166	
LESS: Reserve for possible loan losses	4,673	
Loans (net)		370,493
Bank premises, furniture and fixtures, etc.		322
Customers liability to this branch under acceptances outstanding		45,270
Due from directly related institutions		287,509
Other assets		17,379
Total assets		723,788

LIABILITIES

Total Deposits	40
Borrowings	660,990
Acceptances executed by or for account of this branch	45,270
Margin and cash collateral accounts	784
Other liabilities	16,704
Total liabilities	723,788

The Long-Term Credit Bank of Japan, Ltd. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	44,563
Interest on balances with banks	66,262
Interest and dividends on investments	85
Other operating income	378
Total operating income	111,288
OPERATING EXPENSE	
Salaries and employee benefits	656
Occupancy and furniture and equipment expense	153
Provision for loan losses	738
Other operating expense	108,364
Total operating expense	109,911
NET OPERATING INCOME	1,377
Applicable income taxes	286
Income before extraordinary items	1,091
Extraordinary charges (credits)	
NET INCOME	1,091
Other increases (decreases) in capital	1,491
NET CHANGE IN CAPITAL	791

Metropolitan Bank and Trust Company

Incorporated in Philippines, April 6, 1962

350 California Street, San Francisco 94104 Tel: (415) 391-6933

Principal Officers: William Wen-Pai Yu, Assistant Vice President & Agent; Ernesto C. Garlit, Senior Manager & Deputy Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		40
U. S. Treasury securities		531
Loans	8,859	
LESS: Reserve for possible loan losses	34	
Loans (net)		8,825
Bank premises, furniture and fixtures, etc.		27
Customers liability to this branch under acceptances outstanding		36
Other assets		318
Total assets		9,777

LIABILITIES

Total Deposits	3,238
Borrowings	4,585
Acceptances executed by or for account of this branch	36
Due to directly related institutions	1,538
Other liabilities	380
Total liabilities	9,777

Metropolitan Bank and Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	800
Interest on balances with banks	65
Income on Federal funds sold	286
Interest and dividends on investments	73
Other operating income	235
Total operating income	1,459
OPERATING EXPENSE	
Salaries and employee benefits	189
Interest on deposits	221
Interest on Federal funds purchased and other borrowings	385
Occupancy and furniture and equipment expense	34
Provision for loan losses	21
Other operating expense	119
Total operating expense	969
NET OPERATING INCOME	490
Applicable income taxes	188
Income before extraordinary items	302
Extraordinary charges (credits)	
NET INCOME	302
NET CHANGE IN CAPITAL	302

The Mitsubishi Bank, Ltd.

Incorporated in Japan, 1919

800 Wilshire Blvd., Los Angeles 90017
Tel: (213) 621-1200

Principal Officer: Satoshi Tateishi, Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		1,437
Other securities		53,150
Loans	660,753	
LESS: Reserve for possible loan losses	9,549	
Loans (net)		651,204
Bank premises, furniture and fixtures, etc.		179
Customers liability to this branch under acceptances outstanding		159,656
Due from directly related institutions		1,358,285
Other assets		24,063
Total assets		2,247,974

LIABILITIES

Total Deposits	2,055,166
Borrowings	159,656
Acceptances executed by or for account of this branch	33,152
Other liabilities	
Total liabilities	2,247,974

The Mitsubishi Bank, Ltd. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	414,376
Interest on balances with banks	43
Income on Federal funds sold	26,645
Interest and dividends on investments	3,867
Other operating income	1,569
Total operating income	446,500
OPERATING EXPENSE	
Salaries and employee benefits	616
Interest on Federal funds purchased and other borrowings	438,223
Occupancy and furniture and equipment expense	83
Provision for loan losses	1,987
Other operating expense	2,283
Total operating expense	443,192
NET OPERATING INCOME	3,308
Income before extraordinary items	3,308
Net securities gains (losses)	130
Extraordinary charges (credits)	
NET INCOME	3,438
Other increases (decreases) in capital	1,796
NET CHANGE IN CAPITAL	5,234

The Mitsubishi Trust and Banking Corporation

Incorporated in Japan, 1927

911 Wilshire Blvd., Los Angeles 90017 Tel: (213) 488-9003

Principal Officers: Keizaburo Fukushi, General Manager and Agent; Tadasue Nakano, Deputy General Manager and Deputy Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		36,431
U. S. Treasury securities		587
Other securities		35,666
Loans	650,171	
LESS: Reserve for possible loan losses	2,300	
Loans (net)		647,871
Bank premises, furniture and fixtures, etc.		189
Customers liability to this branch under acceptances outstanding		4,962
Due from directly related institutions		6,330
Other assets		23,318
Total assets		755,354

LIABILITIES

Total Deposits	733,100
Borrowings	
Acceptances executed by or for account of this branch	4,962
Margin and cash collateral accounts	57
Other liabilities	17,235
Total liabilities	755,354

The Mitsubishi Trust and Banking Corporation —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	26,028
Interest on balances with banks	1,247
Income on Federal funds sold	32,763
Interest and dividends on investments	888
Other operating income	28,766
Total operating income	89,692
OPERATING EXPENSE	
Salaries and employee benefits	563
Interest on Federal funds purchased and other borrowings	81,013
Occupancy and furniture and equipment expense	124
Provision for loan losses	851
Other operating expense	7,065
Total operating expense	89,616
NET OPERATING INCOME	76
Applicable income taxes	58
Income before extraordinary items	18
Extraordinary charges (credits)	
NET INCOME	18
NET CHANGE IN CAPITAL	18

The Mitsui Bank, Ltd.

Incorporated in Japan, July 1, 1876

333 South Flower St., Los Angeles 90071 Tel: (213) 680-2900

Principal Officers: Taizo Nakamura, General Manager and Agent; Takashi Ishikawa, Yukiyasu Satake, Giichiro Yamada, Deputy General Managers.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		4,167
U. S. Treasury securities		573
Loans	462,062	
LESS: Reserve for possible loan losses	5,650	
Loans (net)		456,412
Bank premises, furniture and fixtures, etc.		101
Customers liability to this branch under acceptances outstanding		157,111
Other assets		17,936
Total assets		636,300

LIABILITIES

Total Deposits	63,000
Borrowings	378,234
Acceptances executed by or for account of this branch	157,111
Margin and cash collateral accounts	67
Due to directly related institutions	25,922
Other liabilities	11,966
Total liabilities	636,300

The Mitsui Bank, Ltd. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	78,115
Income on Federal funds sold	2,870
Interest and dividends on investments	47
Other operating income	23,775
Total operating income	104,807

OPERATING EXPENSE

Salaries and employee benefits	1,015
Interest on Federal funds purchased and other borrowings	93,163
Occupancy and furniture and equipment expense	137
Provision for loan losses	1,290
Other operating expense	5,911
Total operating expense	101,516
NET OPERATING INCOME	3,291
Applicable income taxes	203
Income before extraordinary items	3,088
Extraordinary charges (credits)	
NET INCOME	3,088
Other increases (decreases) in capital	-3,085
NET CHANGE IN CAPITAL	3

Multibanco Comermex, S.A.

Incorporated in Mexico, January 1, 1977

515 South Figueroa St., Ste. 1000, Los Angeles 90071 Tel: (213) 629-2581

Principal Officers: Michael J. Awada, Vice President & Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		144
U. S. Treasury securities		575
Loans	114,670	
LESS: Reserve for possible loan losses		
Loans (net)		114,670
Bank premises, furniture and fixtures, etc.		143
Customers liability to this branch under acceptances outstanding		300
Due from directly related institutions		94,541
Other assets		5,206
Total assets		215,579

LIABILITIES

Total Deposits	71,002
Borrowings	143,100
Acceptances executed by or for account of this branch	300
Other liabilities	1,177
Total liabilities	215,579

Multibanco Comermex, S.A. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	60,352
Income on Federal funds sold	155
Interest and dividends on investments	73
Other operating income	168
Total operating income	60,748
OPERATING EXPENSE	
Salaries and employee benefits	392
Interest on deposits	12,473
Interest on Federal funds purchased and other borrowings	40,310
Occupancy and furniture and equipment expense	179
Other operating expense	6,571
Total operating expense	59,925
NET OPERATING INCOME	823
Income before extraordinary items	823
Extraordinary charges (credits)	
NET INCOME	823
NET CHANGE IN CAPITAL	823

The National Bank of Australasia Limited

Incorporated in Australia, June 23, 1893

707 Wilshire Boulevard, Los Angeles 90017 Tel: (213) 626-3434

Principal Officers: Bryan W. Waters, Agent & Manager; P. G. Denning, Deputy Agent; R. L. Jones, Frank Maslowski, Assistant Agents.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS		
Cash and due from banks		1,830
Loans	89,669	
LESS: Reserve for possible loan losses		
Loans (net)		89,669
Bank premises, furniture and fixtures, etc.		663
Customers liability to this branch under acceptances outstanding		2,345
Other assets		2,309
Total assets		96,816
LIABILITIES		
Total Deposits		124
Borrowings		80,300
Acceptances executed by or for account of this branch		2,470
Margin and cash collateral accounts		546
Due to directly related institutions		12,047
Other liabilities		1,329
Total liabilities		96,816

The National Bank of Australasia Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	9,772
Income on Federal funds sold	53
Interest and dividends on investments	86
Other operating income	493
Total operating income	10,404
OPERATING EXPENSE	
Salaries and employee benefits	330
Interest on Federal funds purchased and other borrowings	9,357
Occupancy and furniture and equipment expense	34
Other operating expense	138
Total operating expense	9,859
NET OPERATING INCOME	545
Applicable income taxes	241
Income before extraordinary items	304
Extraordinary charges (credits)	
NET INCOME	304
Other increases (decreases) in capital	-304
NET CHANGE IN CAPITAL	

National Westminster Bank, PLC

Incorporated in London, March 18, 1968

44 Montgomery St., San Francisco 94104 Tel: (415) 956-8300

Principal Officers: Peter Dunkley, Vice President & Manager; Donald M. Angus, Assistant Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		543
U. S. Treasury securities		504
Loans	176,417	
LESS: Reserve for possible loan losses	3,588	
Loans (net)		172,829
Bank premises, furniture and fixtures, etc.		634
Other assets		3,135
Total assets		177,645

LIABILITIES

Total Deposits	16,904
Borrowings	132,700
Due to directly related institutions	26,142
Other liabilities	1,899
Total liabilities	177,645

National Westminster Bank, PLC —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	17,089
Interest on balances with banks	26,006
Income on Federal funds sold	149
Interest and dividends on investments	78
Other operating income	396
Total operating income	43,718
OPERATING EXPENSE	
Salaries and employee benefits	530
Interest on deposits	20,873
Interest on Federal funds purchased and other borrowings	19,745
Occupancy and furniture and equipment expense	186
Provision for loan losses	512
Other operating expense	233
Total operating expense	42,079
NET OPERATING INCOME	1,639
Applicable income taxes	1,208
Income before extraordinary items	431
Extraordinary charges (credits)	
NET INCOME	431
NET CHANGE IN CAPITAL	431

The Nippon Credit Bank, Ltd.

Incorporated in Japan, 1957

800 Wilshire Blvd., Ste. 1460, Los Angeles 90017 Tel: (213) 629-5566

Principal Officers: Shigetaka Matoba, General Manager; Takeshi Kuribayashi, Deputy General Manager; Ken Shigihara, Yuzo Yamashita, Managers; Hiroshi Murakami, Assistant Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		841
Loans	501,971	
LESS: Reserve for possible loan losses	1,035	
Loans (net)		500,936
Bank premises, furniture and fixtures, etc.		523
Due from directly related institutions		16,607
Other assets		17,589
Total assets		536,496

LIABILITIES

Total Deposits	
Borrowings	526,100
Margin and cash collateral accounts	55
Other liabilities	10,341
Total liabilities	536,496

The Nippon Credit Bank, Ltd. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	101,029
Income on Federal funds sold	230
Interest and dividends on investments	60
Other operating income	43
Total operating income	101,362
OPERATING EXPENSE	
Salaries and employee benefits	405
Interest on Federal funds purchased and other borrowings	99,909
Occupancy and furniture and equipment expense	204
Provision for loan losses	236
Other operating expense	528
Total operating expense	101,282
NET OPERATING INCOME	80
Applicable income taxes	196
Income before extraordinary items	-116
Extraordinary charges (credits)	
NET INCOME	-116
Other increases (decreases) in capital	879
NET CHANGE IN CAPITAL	763

Overseas Union Bank Limited

Incorporated in Singapore, February 5, 1949

600 Wilshire Boulevard, Los Angeles 90017-3247 Tel: (213) 624-3187

Principal Officers: Beng Bak Low, Agent; Lik Khui Ho, Operations Officer.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		570
Loans	12,179	
LESS: Reserve for possible loan losses		
Loans (net)		12,179
Bank premises, furniture and fixtures, etc.		133
Other assets		174
Total assets		13,056

LIABILITIES

Total Deposits	145
Borrowings	9,776
Due to directly related institutions	3,118
Other liabilities	17
Total liabilities	13,056

Overseas Union Bank Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	3
Interest on balances with banks	34
Income on Federal funds sold	6
Total operating income	43
OPERATING EXPENSE	
Salaries and employee benefits	31
Other operating expense	96
Total operating expense	127
NET OPERATING INCOME	-84
Income before extraordinary items	-84
Extraordinary charges (credits)	
NET INCOME	-84
NET CHANGE IN CAPITAL	-84

Philippine Commercial and Industrial Bank

Incorporated in Philippines, September 24, 1958

350 South Figueroa Street, Los Angeles 90071 Tel: (213) 626-0461

Principal Officers: Jose B. Colayco, Jr., Vice President & Agent; Teresita M. Salenga, Vice President & Deputy Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		617
Loans	11,192	
LESS: Reserve for possible loan losses		
Loans (net)		11,192
Bank premises, furniture and fixtures, etc.		70
Customers liability to this branch under acceptances outstanding		16
Other assets		1,864
Total assets		13,759

LIABILITIES

Total Deposits	2,091
Borrowings	8,035
Acceptances executed by or for account of this branch	16
Due to directly related institutions	3,606
Other liabilities	11
Total liabilities	13,759

Philippine Commercial and Industrial Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	1,375
Income on Federal funds sold	467
Interest and dividends on investments	74
Other operating income	249
Total operating income	2,165
OPERATING EXPENSE	
Salaries and employee benefits	229
Interest on deposits	182
Interest on Federal funds purchased and other borrowings	660
Occupancy and furniture and equipment expense	80
Other operating expense	119
Total operating expense	1,270
NET OPERATING INCOME	895
Applicable income taxes	35
Income before extraordinary items	860
Extraordinary charges (credits)	
NET INCOME	860
Other increases (decreases) in capital	-860
NET CHANGE IN CAPITAL	

Philippine National Bank

Incorporated in Philippines, February 4, 1916

700 So. Flower St., Suite 2516, Los Angeles 90017 Tel: (213) 489-7210

Principal Officers: Bienvenido D. Yap, Vice President; Amelia P. Gella, Assistant Agent; Emilio U. Macaspac, Auditor.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		5,269
U. S. Treasury securities		526
Loans	6,926	
LESS: Reserve for possible loan losses		
Loans (net)		6,926
Bank premises, furniture and fixtures, etc.		157
Real estate owned other than bank premises		100
Customers liability to this branch under acceptances outstanding		50
Other assets		321
Total assets		13,349

LIABILITIES

Total Deposits	7,220
Margin and cash collateral accounts	25
Due to directly related institutions	5,996
Other liabilities	108
Total liabilities	13,349

Philippine National Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	393
Interest on balances with banks	479
Income on Federal funds sold	1,230
Interest and dividends on investments	26
Other operating income	110
Total operating income	2,238
OPERATING EXPENSE	
Salaries and employee benefits	270
Interest on Federal funds purchased and other borrowings	147
Occupancy and furniture and equipment expense	122
Other operating expense	342
Total operating expense	881
NET OPERATING INCOME	1,357
Applicable income taxes	645
Income before extraordinary items	712
Extraordinary charges (credits)	
NET INCOME	712
NET CHANGE IN CAPITAL	712

The Royal Bank of Canada

Incorporated in Canada, June 22, 1869

560 California St., San Francisco 94104 Tel: (415) 986-1700

Principal Officers: P.A. Waller, Chief Agent; P. L. Nann, Assistant Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		5,428
U. S. Treasury securities		491
Loans	135,066	
LESS: Reserve for possible loan losses		
Loans (net)		135,066
Bank premises, furniture and fixtures, etc.		177
Customers liability to this branch under acceptances outstanding		38
Due from directly related institutions		1,108,007
Other assets		1,729
Total assets		1,250,936

LIABILITIES

Total Deposits	385
Borrowings	1,228,505
Acceptances executed by or for account of this branch	2,411
Margin and cash collateral accounts	531
Other liabilities	19,104
Total liabilities	1,250,936

The Royal Bank of Canada —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	45,756
Interest on balances with banks	25,085
Income on Federal funds sold	1,029
Interest and dividends on investments	73
Other operating income	357
Total operating income	72,300
OPERATING EXPENSE	
Salaries and employee benefits	713
Interest on Federal funds purchased and other borrowings	69,182
Occupancy and furniture and equipment expense	158
Other operating expense	282
Total operating expense	70,335
NET OPERATING INCOME	1,965
Applicable income taxes	67
Income before extraordinary items	1,898
Extraordinary charges (credits)	
NET INCOME	1,898
Other increases (decreases) in capital	-7,429
NET CHANGE IN CAPITAL	-5,531

The Royal Bank of Scotland PLC

Incorporated in Scotland, May 31, 1727

600 Montgomery Street, San Francisco 94111 Tel: (415) 788-4500

Principal Officers: James D. Paton, Agent; David Barron, Deputy Agent; Judy A. Philipie, Assistant Vice President, Operations.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		167
U. S. Treasury securities		540
Loans	60,900	
LESS: Reserve for possible loan losses		
Loans (net)		60,900
Bank premises, furniture and fixtures, etc.		28
Other assets		588
Total assets		62,223

LIABILITIES

Total Deposits	533
Borrowings	60,140
Due to directly related institutions	1,508
Other liabilities	42
Total liabilities	62,223

The Royal Bank of Scotland PLC —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	8,149
Income on Federal funds sold	2,938
Interest and dividends on investments	74
Other operating income	2
Total operating income	11,163
OPERATING EXPENSE	
Salaries and employee benefits	156
Interest on Federal funds purchased and other borrowings	10,572
Occupancy and furniture and equipment expense	56
Other operating expense	89
Total operating expense	10,873
NET OPERATING INCOME	290
Income before extraordinary items	290
Extraordinary charges (credits)	
NET INCOME	290
NET CHANGE IN CAPITAL	290

The Saitama Bank, Ltd.

Incorporated in Japan, July 1, 1943

800 West Sixth St., Los Angeles 90017 Tel: (213) 629-3121

Principal Officers: Yoshisuke Kurebayashi, Agent; Minoru Taguchi, Deputy Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		104,423
U. S. Treasury securities		509
Loans	228,751	
LESS: Reserve for possible loan losses	801	
Loans (net)		227,950
Bank premises, furniture and fixtures, etc.		71
Customers liability to this branch under acceptances outstanding		2,065
Due from directly related institutions		17,080
Other assets		9,071
Total assets		361,169

LIABILITIES

Total Deposits	95,047
Borrowings	258,699
Acceptances executed by or for account of this branch	2,065
Margin and cash collateral accounts	591
Other liabilities	4,767
Total liabilities	361,169

The Saitama Bank, Ltd. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	
Interest on balances with banks	21,071
Income on Federal funds sold	907
Interest and dividends on investments	8,517
Other operating income	43
	12,058
Total operating income	42,596
OPERATING EXPENSE	
Salaries and employee benefits	
Interest on Federal funds purchased and other borrowings	572
Occupancy and furniture and equipment expense	35,659
Provision for loan losses	140
Other operating expense	180
	5,611
Total operating expense	42,162
NET OPERATING INCOME	
Applicable income taxes	434
Income before extraordinary items	150
Extraordinary charges (credits)	284
NET INCOME	284
Other increases (decreases) in capital	-104
NET CHANGE IN CAPITAL	180

The Sanwa Bank, Limited

Incorporated in Japan, December 12, 1933

300 Montgomery St., San Francisco 94104 Tel: (415) 397-6000

Principal Officers: Tsuneo Fujita, General Manager; Shin Nakao, R. S. Nakamura, Noboru Hideshima, Assistant General Managers.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		5,089
Securities of other U.S. Government agencies		237
Loans	483,613	
LESS: Reserve for possible loan losses	5,466	
Loans (net)		478,147
Bank premises, furniture and fixtures, etc.		415
Customers liability to this branch under acceptances outstanding		15,793
Due from directly related institutions		1,482,833
Other assets		8,014
Total assets		1,990,528

LIABILITIES

Total Deposits	223
Borrowings	1,974,499
Acceptances executed by or for account of this branch	15,793
Other liabilities	13
Total liabilities	1,990,528

The Sanwa Bank, Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	222,951
Interest on balances with banks	811
Income on Federal funds sold	1,036
Interest and dividends on investments	5
Other operating income	1,588
Total operating income	226,391
OPERATING EXPENSE	
Salaries and employee benefits	1,102
Interest on Federal funds purchased and other borrowings	223,438
Occupancy and furniture and equipment expense	185
Other operating expense	1,221
Total operating expense	225,946
NET OPERATING INCOME	445
Applicable income taxes	104
Income before extraordinary items	341
Extraordinary charges (credits)	
NET INCOME	341
Other increases (decreases) in capital	1,062
NET CHANGE IN CAPITAL	1,403

Scandinavian Bank Limited

Incorporated in London, 1969

600 Wilshire Boulevard, Los Angeles 90017 Tel: (213) 617-9400

Principal Officers: Clinton L. Arnoldus, Executive Vice President; Sture B. Devemark, Senior Vice President.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		984
Loans	49,831	
LESS: Reserve for possible loan losses		
Loans (net)		49,831
Bank premises, furniture and fixtures, etc.		532
Customers liability to this branch under acceptances outstanding		6,000
Due from directly related institutions		1,109
Other assets		1,849
Total assets		60,305

LIABILITIES

Total Deposits	511
Borrowings	52,557
Acceptances executed by or for account of this branch	6,000
Margin and cash collateral accounts	110
Other liabilities	1,127
Total liabilities	60,305

Shanghai Commercial Bank, Limited

Incorporated in Hong Kong, November, 1950

231 Sansome St., San Francisco 94104 Tel: (415) 433-6700

Principal Officers: Richard H.Y. Cheng, Agent; Paul Y. Van, Assistant Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		1,377
U. S. Treasury securities		2,004
Loans	19,946	
LESS: Reserve for possible loan losses	194	
Loans (net)		19,752
Bank premises, furniture and fixtures, etc.		179
Customers liability to this branch under acceptances outstanding		225
Due from directly related institutions		62,503
Other assets		2,592
Total assets		88,632

LIABILITIES

Total Deposits	86,486
Acceptances executed by or for account of this branch	225
Margin and cash collateral accounts	170
Other liabilities	1,751
Total liabilities	88,632

Shanghai Commercial Bank, Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,783
Interest on balances with banks	10,651
Income on Federal funds sold	28
Interest and dividends on investments	212
Other operating income	209
Total operating income	13,883
OPERATING EXPENSE	
Salaries and employee benefits	438
Interest on deposits	8,401
Interest on Federal funds purchased and other borrowings	93
Occupancy and furniture and equipment expense	165
Other operating expense	280
Total operating expense	9,377
NET OPERATING INCOME	4,506
Applicable income taxes	300
Income before extraordinary items	4,206
Extraordinary charges (credits)	
NET INCOME	4,206
Other increases (decreases) in capital	1,960
NET CHANGE IN CAPITAL	6,166

State Bank of India

Incorporated in India, July 1, 1955

707 Wilshire Blvd., Los Angeles 90017
Tel: (213) 623-7250

Principal Officers: A.J. Govindarsj, Chief Manager & Chief Executive Officer; P. V. Maiya, Manager (Operations).

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		106
U. S. Treasury securities		595
Loans	45,218	
LESS: Reserve for possible loan losses	315	
Loans (net)		44,903
Bank premises, furniture and fixtures, etc.		89
Real estate owned other than bank premises		152
Due from directly related institutions		11,500
Other assets		1,507
Total assets		58,852

LIABILITIES

Total Deposits	228
Borrowings	58,240
Other liabilities	384
Total liabilities	58,852

State Bank of India —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	3,891
Interest and dividends on investments	42
Other operating income	742
Total operating income	4,675

OPERATING EXPENSE

Salaries and employee benefits	240
Interest on Federal funds purchased and other borrowings	3,461
Occupancy and furniture and equipment expense	87
Provision for loan losses	115
Other operating expense	522
Total operating expense	4,425
NET OPERATING INCOME	250
Applicable income taxes	2
Income before extraordinary items	248
Extraordinary charges (credits)	
NET INCOME	248
NET CHANGE IN CAPITAL	248

The Sumitomo Bank, Ltd.

Incorporated in Japan, February 23, 1912

365 California St., San Francisco 94104 Tel: (415) 445-8000

Principal Officers: T. Shimizu, Agent; O. Torii, S. Yamamoto, K. Yoshida, Senior Deputy-Agents.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		85
U. S. Treasury securities		538
Loans	539,265	
LESS: Reserve for possible loan losses	4,600	
Loans (net)		534,665
Bank premises, furniture and fixtures, etc.		83
Customers liability to this branch under acceptances outstanding		14,471
Due from directly related institutions		402,268
Other assets		14,908
Total assets		967,018

LIABILITIES

Total Deposits	
Borrowings	942,715
Acceptances executed by or for account of this branch	14,471
Other liabilities	9,832
Total liabilities	967,018

The Sumitomo Bank, Ltd. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	59,220
Income on Federal funds sold	5,678
Interest and dividends on investments	79
Other operating income	106,484
Total operating income	171,461
OPERATING EXPENSE	
Salaries and employee benefits	212
Interest on Federal funds purchased and other borrowings	155,677
Occupancy and furniture and equipment expense	14
Other operating expense	10,488
Total operating expense	166,391
NET OPERATING INCOME	5,070
Applicable income taxes	95
Income before extraordinary items	4,975
Extraordinary charges (credits)	
NET INCOME	4,975
Other increases (decreases) in capital	-2,096
NET CHANGE IN CAPITAL	2,879

The Sumitomo Trust & Banking Company, Ltd.

Incorporated in Japan, July 28, 1925

911 Wilshire Blvd., Los Angeles 90017 Tel: (213) 629-3191

Principal Officers: Fumio Mizukoshi, General Manager; Gunji Itabashi, Deputy General Manager; Hiroshi Nakano, Assistant General Manager; Masayuki Iida, Manager; Yutaka Inoue, Assistant Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		20,847
Loans	294,728	
LESS: Reserve for possible loan losses	1,185	
Loans (net)		293,543
Bank premises, furniture and fixtures, etc.		270
Customers liability to this branch under acceptances outstanding		8,650
Due from directly related institutions		17,444
Other assets		10,038
Total assets		350,792

LIABILITIES

Total Deposits	21,011
Borrowings	314,350
Acceptances executed by or for account of this branch	8,650
Margin and cash collateral accounts	259
Other liabilities	6,522
Total liabilities	350,792

The Sumitomo Trust & Banking Company, Ltd. —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	38,221
Interest on balances with banks	1,258
Income on Federal funds sold	168
Other operating income	214
Total operating income	39,861

OPERATING EXPENSE

Salaries and employee benefits	594
Interest on deposits	110
Interest on Federal funds purchased and other borrowings	38,223
Occupancy and furniture and equipment expense	170
Provision for loan losses	671
Other operating expense	232
Total operating expense	40,000
NET OPERATING INCOME	-139
Applicable income taxes	61
Income before extraordinary items	-200
Extraordinary charges (credits)	-166
NET INCOME	-366
Other increases (decreases) in capital	1,090
NET CHANGE IN CAPITAL	724

Swiss Bank Corporation

Incorporated in Switzerland, 1872

120 Montgomery St., Ste. 2200, San Francisco 94104 Tel: (415) 434-2640

Principal Officers: Ernest A. Plattner, First Vice President; Hans-Ueli Surber, Vice President.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		14,060
Securities of other U.S. Government agencies		598
Loans	389,625	
LESS: Reserve for possible loan losses		
Loans (net)		389,625
Bank premises, furniture and fixtures, etc.		768
Other assets		33,792
Total assets		438,843

LIABILITIES

Total Deposits	196,217
Borrowings	74,421
Margin and cash collateral accounts	1,026
Due to directly related institutions	153,523
Other liabilities	13,656
Total liabilities	438,843

Additional office: San Francisco.

Swiss Bank Corporation —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	31,824
Income on Federal funds sold	26,796
Interest and dividends on investments	81
Other operating income	12,335
Total operating income	71,036

OPERATING EXPENSE

Salaries and employee benefits	2,170
Interest on deposits	10,993
Interest on Federal funds purchased and other borrowings	14,343
Occupancy and furniture and equipment expense	575
Provision for loan losses	-84
Other operating expense	37,371
Total operating expense	65,368
NET OPERATING INCOME	5,668
Applicable income taxes	2,183
Income before extraordinary items	3,485
Extraordinary charges (credits)	
NET INCOME	3,485
Other increases (decreases) in capital	-3,485
NET CHANGE IN CAPITAL	

The Taiyo Kobe Bank, Limited

Incorporated in Japan, December 12, 1936

444 South Flower St., Ste. 2400, Los Angeles 90071 Tel: (213) 629-3939

Principal Officers: Shigezo Vemura, General Manager & Agent; Ietaka Kaneko, Etsuo Sato, Assistant General Managers & Deputy Agents.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		445
U. S. Treasury securities		524
Loans	254,850	
LESS: Reserve for possible loan losses	1,450	
Loans (net)		253,400
Bank premises, furniture and fixtures, etc.		185
Customers liability to this branch under acceptances outstanding		46,133
Due from directly related institutions		55,523
Other assets		7,043
Total assets		363,253

LIABILITIES

Total Deposits	78
Borrowings	314,500
Acceptances executed by or for account of this branch	46,133
Margin and cash collateral accounts	954
Other liabilities	1,588
Total liabilities	363,253

The Taiyo Kobe Bank, Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	37,906
Income on Federal funds sold	26
Interest and dividends on investments	57
Other operating income	97,402
Total operating income	135,391
OPERATING EXPENSE	
Salaries and employee benefits	859
Interest on Federal funds purchased and other borrowings	132,240
Occupancy and furniture and equipment expense	117
Other operating expense	334
Total operating expense	133,550
NET OPERATING INCOME	1,841
Applicable income taxes	87
Income before extraordinary items	1,754
Net securities gains (losses)	-4
Extraordinary charges (credits)	
NET INCOME	1,750
Other increases (decreases) in capital	-132
NET CHANGE IN CAPITAL	1,618

Thai Farmers Bank

Incorporated in Thailand, June 8, 1945

707 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 623-7191**

Principal Officers: Paul J. Foley, Senior Vice President & General Manager; Seri Seriwathanophas, Agent; Pariphan Nunbhakdi, Pongsak Worayingyong, International Officers.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		566
U. S. Treasury securities		550
Loans	18,386	
LESS: Reserve for possible loan losses		
Loans (net)		18,386
Bank premises, furniture and fixtures, etc.		144
Due from directly related institutions		18,695
Other assets		1,385
Total assets		39,726

LIABILITIES

Total Deposits	7,733
Borrowings	31,757
Other liabilities	236
Total liabilities	39,726

Thai Farmers Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	2,665
Income on Federal funds sold	535
Interest and dividends on investments	51
Other operating income	120
Total operating income	3,371
OPERATING EXPENSE	
Salaries and employee benefits	214
Interest on Federal funds purchased and other borrowings	3,013
Occupancy and furniture and equipment expense	92
Other operating expense	129
Total operating expense	3,448
NET OPERATING INCOME	-77
Income before extraordinary items	-77
Extraordinary charges (credits)	
NET INCOME	-77
NET CHANGE IN CAPITAL	-77

The Tokai Bank, Limited

Incorporated in Japan, June 9, 1941

534 West Sixth St., Los Angeles 90014 Tel: (213) 972-0333

Principal Officers: Kaneo Takeda, General Manager and Agent; Toshikatsu Fujisaki, Deputy Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		78
U. S. Treasury securities		598
Loans	347,319	
LESS: Reserve for possible loan losses	6,690	
Loans (net)		340,629
Bank premises, furniture and fixtures, etc.		7
Customers liability to this branch under acceptances outstanding		508,871
Due from directly related institutions		928,457
Other assets		33,791
Total assets		1,812,431

LIABILITIES

Total Deposits	
Borrowings	1,290,823
Acceptances executed by or for account of this branch	508,871
Margin and cash collateral accounts	117
Other liabilities	12,620
Total liabilities	1,812,431

The Tokai Bank, Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	101,347
Income on Federal funds sold	1,224
Interest and dividends on investments	47
Other operating income	189,035
Total operating income	291,653
OPERATING EXPENSE	
Salaries and employee benefits	1,177
Interest on Federal funds purchased and other borrowings	286,565
Occupancy and furniture and equipment expense	219
Other operating expense	2,371
Total operating expense	290,332
NET OPERATING INCOME	1,321
Income before extraordinary items	1,321
Extraordinary charges (credits)	
NET INCOME	1,321
NET CHANGE IN CAPITAL	1,321

The Toronto-Dominion Bank

Incorporated in Canada, 1856

114 Sansome St., San Francisco 94104 Tel: (415) 989-4900

Principal Officers: James M. Babcock, General Manager and Agent; George Klempa, Assistant General Manager; Bruce Chambers, William E. Duke, Senior Managers.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		931
U. S. Treasury securities		519
Loans	679,543	
LESS: Reserve for possible loan losses	1,325	
Loans (net)		678,218
Bank premises, furniture and fixtures, etc.		101
Customers liability to this branch under acceptances outstanding		8,000
Other assets		10,889
Total assets		698,658

LIABILITIES

Total Deposits	20,000
Borrowings	613,775
Acceptances executed by or for account of this branch	8,000
Due to directly related institutions	47,518
Other liabilities	9,365
Total liabilities	698,658

The Toronto-Dominion Bank —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	78,077
Interest on balances with banks	30
Interest and dividends on investments	43
Other operating income	247
Total operating income	78,397
OPERATING EXPENSE	
Salaries and employee benefits	438
Interest on deposits	21,865
Interest on Federal funds purchased and other borrowings	46,078
Occupancy and furniture and equipment expense	168
Provision for loan losses	711
Other operating expense	2,127
Total operating expense	71,387
NET OPERATING INCOME	7,010
Applicable income taxes	3,609
Income before extraordinary items	3,401
Extraordinary charges (credits)	
NET INCOME	3,401
Other increases (decreases) in capital	-3,067
NET CHANGE IN CAPITAL	334

The Toyo Trust and Banking Company, Limited

Incorporated in Japan, 1959

444 South Flower Street, Suite 1550, Los Angeles 90071 Tel: (213) 624-2424

Principal Officers: Kiyokatsu Shimizu, Agent & General Manager; Yukio Maki, Deputy General Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		548
Other securities		18,333
Loans	311,035	
LESS: Reserve for possible loan losses	454	
Loans (net)		310,581
Bank premises, furniture and fixtures, etc.		78
Due from directly related institutions		1,822
Other assets		8,504
Total assets		339,866

LIABILITIES

Total Deposits	
Borrowings	332,950
Margin and cash collateral accounts	76
Other liabilities	6,840
Total liabilities	339,866

The Toyo Trust and Banking Company, Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	31,203
Interest on balances with banks	51
Income on Federal funds sold	16,214
Interest and dividends on investments	2,066
Other operating income	45
Total operating income	49,579
OPERATING EXPENSE	
Salaries and employee benefits	391
Interest on Federal funds purchased and other borrowings	48,478
Occupancy and furniture and equipment expense	101
Provision for loan losses	209
Other operating expense	475
Total operating expense	49,654
NET OPERATING INCOME	-75
Income before extraordinary items	-75
Extraordinary charges (credits)	
NET INCOME	-75
Other increases (decreases) in capital	375
NET CHANGE IN CAPITAL	300

Union Bank of Bavaria (Bayerische Vereinsbank A.G.)

Incorporated in Germany, May 8, 1869

707 Wilshire Blvd., Suite 3281, Los Angeles 90017 Tel: (213) 629-1821

Principal Officers: Hans Schiller, Vice President and Manager; David Fischbein, Assistant Vice President.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		302
U. S. Treasury securities		523
Loans	102,227	
LESS: Reserve for possible loan losses	950	
Loans (net)		101,277
Bank premises, furniture and fixtures, etc.		56
Customers liability to this branch under acceptances outstanding		1,474
Due from directly related institutions		68,333
Other assets		1,622
Total assets		173,587

LIABILITIES

Total Deposits	
Borrowings	172,000
Acceptances executed by or for account of this branch	1,401
Other liabilities	186
Total liabilities	173,587

Union Bank of Bavaria (Bayerische Vereinsbank A.G.) —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	15,806
Interest on balances with banks	7,862
Income on Federal funds sold	97
Interest and dividends on investments	44
Other operating income	109
Total operating income	23,918
OPERATING EXPENSE	
Salaries and employee benefits	323
Interest on deposits	13,805
Interest on Federal funds purchased and other borrowings	8,172
Occupancy and furniture and equipment expense	75
Provision for loan losses	200
Other operating expense	231
Total operating expense	22,806
NET OPERATING INCOME	1,112
Applicable income taxes	46
Income before extraordinary items	1,066
Extraordinary charges (credits)	
NET INCOME	1,066
Other increases (decreases) in capital	-1,066
NET CHANGE IN CAPITAL	

Union Bank of Switzerland

Incorporated in Switzerland, 1912

611 West Sixth St., Los Angeles 90017 Tel: (213) 620-0376

Principal Officer: Michael H. Finnell, First Vice President and Manager; Ralph Ziegler, Assistant Vice President & Deputy Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		1,070
U. S. Treasury securities		524
Loans	173,223	
LESS: Reserve for possible loan losses	568	
Loans (net)		172,655
Bank premises, furniture and fixtures, etc.		420
Real estate owned other than bank premises		727
Customers liability to this branch under acceptances outstanding		21,135
Other assets		2,895
Total assets		199,426

LIABILITIES

Total Deposits	87,897
Borrowings	51,103
Acceptances executed by or for account of this branch	21,135
Margin and cash collateral accounts	260
Due to directly related institutions	38,535
Other liabilities	496
Total liabilities	199,426

Union Bank of Switzerland —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	20,488
Interest and dividends on investments	79
Other operating income	295
Total operating income	20,862
OPERATING EXPENSE	
Salaries and employee benefits	1,068
Interest on deposits	8,177
Interest on Federal funds purchased and other borrowings	10,087
Occupancy and furniture and equipment expense	307
Provision for loan losses	250
Other operating expense	731
Total operating expense	20,620
NET OPERATING INCOME	242
Applicable income taxes	47
Income before extraordinary items	195
Extraordinary charges (credits)	
NET INCOME	195
Other increases (decreases) in capital	-143
NET CHANGE IN CAPITAL	52

United Overseas Bank Limited

Incorporated in the Republic of Singapore, August 6, 1935

911 Wilshire Boulevard, Suite 1800, Los Angeles 90017 Tel: (213) 623-8042

Principal Officers: Anthony W. P. Phoon, Agent & Senior Manager; Blanche K. C. Loh, Deputy Agent; Johnny K. K. Ang, Assistant Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		669
Loans	19,624	
LESS: Reserve for possible loan losses		
Loans (net)		19,624
Bank premises, furniture and fixtures, etc.		793
Other assets		296
Total assets		21,382

LIABILITIES

Total Deposits	513
Borrowings	19,083
Margin and cash collateral accounts	5
Due to directly related institutions	1,620
Other liabilities	161
Total liabilities	21,382

United Overseas Bank Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	1,898
Interest on balances with banks	205
Income on Federal funds sold	22
Interest and dividends on investments	86
Other operating income	40
Total operating income	2,251

OPERATING EXPENSE

Salaries and employee benefits	382
Interest on deposits	26
Interest on Federal funds purchased and other borrowings	1,541
Occupancy and furniture and equipment expense	77
Other operating expense	175
Total operating expense	2,201
NET OPERATING INCOME	50
Income before extraordinary items	50
Extraordinary charges (credits)	
NET INCOME	50
NET CHANGE IN CAPITAL	50

The Yasuda Trust and Banking Company, Limited

Incorporated in Japan, May 9, 1925

624 South Grand Ave., Suite 1525, Los Angeles 90017 Tel: (213) 624-4864

Principal Officers: Hideo Miyashiro, General Manager; Hiroo Sano, Deputy General Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		1,184
Loans	700,547	
LESS: Reserve for possible loan losses	1,801	
Loans (net)		698,746
Bank premises, furniture and fixtures, etc.		268
Due from directly related institutions		157,493
Other assets		27,200
Total assets		884,891

LIABILITIES

Total Deposits	
Borrowings	765,000
Margin and cash collateral accounts	179
Due to directly related institutions	96,197
Other liabilities	23,515
Total liabilities	884,891

The Yasuda Trust and Banking Company, Limited —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest and fees on loans	20,956
Income on Federal funds sold	22,474
Interest and dividends on investments	81
Other operating income	30,052
Total operating income	73,563
OPERATING EXPENSE	
Salaries and employee benefits	534
Interest on Federal funds purchased and other borrowings	64,221
Occupancy and furniture and equipment expense	315
Provision for loan losses	661
Other operating expense	7,907
Total operating expense	73,638
NET OPERATING INCOME	-75
Income before extraordinary items	-75
Extraordinary charges (credits)	—
NET INCOME	-75
Other increases (decreases) in capital	-743
NET CHANGE IN CAPITAL	-818

FOREIGN BANKING CORPORATIONS
FEDERAL BRANCHES

Dah Sing Bank, Ltd.

Incorporated in Hongkong, May 1, 1947

465 California St., Suite 1210, San Francisco 94104 Tel: (415) 398-3781

Principal Officers: Michael Tun Zan, Chief Agent; Larry Mao, Assistant Agent.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		3,080
Loans	16,798	
LESS: Reserve for possible loan losses		
Loans (net)		16,798
Customers liability to this branch under acceptances outstanding		22
Due from directly related institutions		3,017
Other assets		253
Total assets		23,170

LIABILITIES

Total Deposits	15,451
Borrowings	7,000
Acceptances executed by or for account of this branch	22
Other liabilities	697
Total liabilities	23,170

The Ka Wah Bank Ltd.

Established in Hongkong December, 1924

818 N. Broadway, Suite 102, Los Angeles 90012 Tel: (213) 617-1120

Principal Officers: S. K. Tan, Director & General Manager; F. T. Liang, Manager; Aaron K. F. Cheung, Assistant Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		5,138
Loans	845	
LESS: Reserve for possible loan losses		
Loans (net)		845
Other assets		467
Total assets		6,450

LIABILITIES

Total Deposits	3,508
Due to directly related institutions	2,867
Other liabilities	75
Total liabilities	6,450

Overseas Trust Bank, Ltd.

Established in Hongkong, 1955

601 Montgomery Street, San Francisco 94111 **Tel: (415) 398-2980**

Principal Officers: David Wong, Manager.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		4,798
Loans	19,233	
LESS: Reserve for possible loan losses	66	
Loans (net)		19,167
Bank premises, furniture and fixtures, etc.		348
Due from directly related institutions		20,025
Other assets		810
Total assets		45,148

LIABILITIES

Total Deposits	2,950
Borrowings	6,200
Due to directly related institutions	35,608
Other liabilities	390
Total liabilities	45,148

TRUST COMPANIES

Ahmanson Trust Company

Incorporated November 8, 1957

3701 Wilshire Blvd., Los Angeles 90010 Tel: (213) 487-2680

Principal Officers: William H. Ahmanson, Chairman of the Board; Roger L. Lee, President & Chief Executive Officer; Gordon K. Craig, Senior Vice President, Senior Trust Officer; John R. Polk, Vice President, Investments; Michael Becker, Richard A. Kanner, Lyle L. Loshbough, Jr., Vice Presidents and Trust Officers; David S. Hannah, Secretary; Eileen M. Merritt, Assistant Secretary; Donald Stark, Cashier, Treasurer.

Directors: Robert H. Ahmanson, William H. Ahmanson, Robert M. DeKriuf, Richard H. Deihl, David S. Hannah; Roger L. Lee.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS		
Cash and due from banks		77
U.S. Treasury securities		3,998
Obligations of other U.S. Government Agencies		527
Loans	5	
LESS: Reserve for possible loan losses	5	
Loans (net)		
Bank premises, furniture and fixtures, etc.		115
Other assets		160
Total assets		4,877
LIABILITIES		
Other liabilities		438
Total liabilities		438
CAPITAL ACCOUNTS		
Common stock		500
Surplus		2,000
Reserve for contingencies,other capital reserves		1,939
Total capital accounts		4,439
Total liabilities and capital accounts		4,877

Parent company: H. F. Ahmanson & Co.
Branch office: El Toro.

Ahmanson Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME	
Interest on balances with banks	4
Interest and dividends on investments	510
Trust department income	890
Other operating income	23
Total operating income	1,427
OPERATING EXPENSE	
Salaries and employee benefits	622
Occupancy and furniture and equipment expense	97
Other operating expense	261
Total operating expense	980
NET OPERATING INCOME	447
Applicable income taxes	208
Income before extraordinary items	239
Extraordinary charges (credits)	22
NET INCOME	261
NET CHANGE IN CAPITAL	261

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS	
Investments:	
(a) Bonds	44,872
(b) Stocks	36,270
(c) Real Estate Loans	6,405
(d) Other Loans	5,048
(e) Real Estate	14,374
(f) Savings and Loan, Other Thrift Deposits	27,679
(g) Miscellaneous	52,999
Time Deposits:	
(b) Other Banks	8,067
Demand Deposits:	
(b) Other Banks	485
Agency,Safekeeping,Custodian, and Escrow Investments	68,255
Advances or Overdrafts	156
Total Assets	264,610
LIABILITIES	
Fiduciary Accounts:	
(a) Court Trusts	15,304
(b) Personal Living Trusts	71,615
(c) Employee Benefit Trusts	109,228
Total Fiduciary Accounts	196,147
Agency,Safekeeping,Custodian, and Escrow Accounts	68,307
Due to Commercial Department, Advances or Overdrafts	156
Total Liabilities	264,610
Market value-Securities deposited with State Treasurer: Court	500
Market value-Securities deposited with State Treasurer: Private	100

Capital Guardian Trust Company

Trust Company established December 18, 1968

333 South Hope St., Los Angeles 90071 **Tel: (213) 486-9200**

Principal Officers: Robert G. Kirby, Chairman of the Board; R. Michael Shanahan, President; Richard C. Barker, Mitchell J. Milias, Victor M. Parachini, Senior Vice Presidents; Edwin D. Linduski, Senior Vice President and Treasurer; Girard S. Brewer Jr., Vice President & Trust Officer; Kay Bilton, Raphael M. D'Elia, Harold C. Fischer, Jan P. Greer, Thomas M. Mitchell, Vice Presidents; Helen E. Penner, Vice President & Assistant Treasurer; James R. Zukor, Secretary & General Counsel.

Directors: Richard C. Barker, Josef Beles, Robert B. Egelston, James D. Fullerton, William H. Hurt, Robert G. Kirby, Edwin D. Linduski, Mitchell J. Milas, R. Michael Shanahan, Edus H. Warren, Jr.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks	5
U.S. Treasury securities	1,650
Obligations of other U.S. Government Agencies	882
Other securities	916
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	,353
Other assets	5,339
Total assets	9,145

LIABILITIES

Other liabilities	881
Total liabilities	881

CAPITAL ACCOUNTS

Common stock	400
Surplus	600
Reserve for contingencies,other capital reserves	7,264
Total capital accounts	8,264
Total liabilities and capital accounts	9,145

Parent company: The Capital Group, Inc.
Branch office: San Francisco.
Place of business: Geneva, Switzerland.

Capital Guardian Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and dividends on investments	267
Trust department income	18,310
Other operating income	3
Total operating income	18,580

OPERATING EXPENSE

Salaries and employee benefits	4,857
Occupancy and furniture and equipment expense	287
Other operating expense	8,043
Total operating expense	13,187
NET OPERATING INCOME	5,393
Applicable income taxes	2,610
Income before extraordinary items	2,783
Net securities gains (losses)	-80
Extraordinary charges (credits)	
NET INCOME	2,703
Cash dividends paid	1,680
NET CHANGE IN CAPITAL	1,023

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	206,198
(b) Stocks	787,502
(c) Real Estate Loans	141
(d) Other Loans	64,042
(e) Real Estate	1,130
(f) Savings and Loan, Other Thrift Deposits	14
(g) Miscellaneous	2,324
Time Deposits:	
(b) Other Banks	8,091
Demand Deposits:	
(b) Other Banks	2,081
Agency,Safekeeping,Custodian, and Escrow Investments	6,287,103
Advances or Overdrafts	-1,331
Total Assets	7,357,295

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	4,700
(b) Personal Living Trusts	18,470
(c) Employee Benefit Trusts	964,571
(d) Collective Investment Funds	359,935
(e) Less units of Collective Investment Funds	-280,049
Total Fiduciary Accounts	1,067,627
Agency,Safekeeping,Custodian, and Escrow Accounts	6,290,999
Due to Commercial Department, Advances or Overdrafts	-1,331
Total Liabilities	7,357,295
Market value-Securities deposited with State Treasurer: Court	450
Market value-Securities deposited with State Treasurer: Private	100

Deseret Trust Company of California

Incorporated November 6, 1974

1151 Dove Street, Newport Beach 92660 Tel: (714) 851-0652

Principal Officers: Franklin D. Richards, Chairman of the Board; Victor L. Brown, Vice Chairman of the Board; Harvey S. Glade, President; Kay A. Young, Vice President and Assistant Secretary; Daken K. Broadhead, Vice President; Raeburn G. Kennard, Secretary; L. Kent Martineau, Treasurer and Controller; J. Alan Blodgett, Assistant Treasurer.

Directors: Daken K. Broadhead, Victor L. Brown, Harvey S. Glade, John L. Hunter, Ronald E. Poelman, Franklin D. Richards, Grant T. Teasdale, Paul E. Warnick.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS		
Cash and due from banks		4
U.S. Treasury securities		66
Obligations of States and political subdivisions		479
Loans		
LESS: Reserve for possible loan losses		
Loans (net)		
Bank premises, furniture and fixtures, etc.		14
Other assets		48
Total assets		611
LIABILITIES		
Other liabilities		11
Total liabilities		11
CAPITAL ACCOUNTS		
Common stock		300
Surplus		115
Reserve for contingencies,other capital reserves		185
Total capital accounts		600
Total liabilities and capital accounts		611

Parent company: The Corporation of the President of The Church of Jesus Christ of Latter-day Saints.

Deseret Trust Company of California —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Income on Federal funds sold	13
Interest and dividends on investments	36
Trust department income	69
Total operating income	118

OPERATING EXPENSE

Occupancy and furniture and equipment expense	2
Other operating expense	70
Total operating expense	72
NET OPERATING INCOME	46
Applicable income taxes	9
Income before extraordinary items	37
Extraordinary charges (credits)	
NET INCOME	37
NET CHANGE IN CAPITAL	37

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	3,622
(b) Stocks	556
(c) Real Estate Loans	13,397
(d) Other Loans	380
(e) Real Estate	474
(f) Savings and Loan, Other Thrift Deposits	217
(g) Miscellaneous	
Time Deposits:	369
Demand Deposits:	
Agency,Safekeeping,Custodian, and Escrow Investments	194
Total Assets	19,209

LIABILITIES

Fiduciary Accounts:	
(b) Personal Living Trusts	19,023
(d) Collective Investment Funds	2,804
(e) Less units of Collective Investment Funds	-2,832
Total Fiduciary Accounts	18,995
Agency,Safekeeping,Custodian, and Escrow Accounts	194
Due to Commercial Department, Advances or Overdrafts	20
Total Liabilities	19,209
Market value-Securities deposited with State Treasurer: Private	153

Farmers and Merchants Trust Company of Long Beach

Trust Company established October 16, 1920

302 Pine Avenue, Second Floor, Long Beach 90802 Tel: (213) 437-0011

Principal Officers: Gus A. Walker, Chairman of the Board President and Chief Executive Officer; A.M. Clearman, Senior Vice President, Trust Officer & Secretary; Robert J. Leavelle, E. Mac Amos, Senior Vice Presidents & Trust Officers; Roger L. Rosenbaum, Vice President & Trust Officer; Martin H. Dering, Assistant Vice President and Trust Officer; Helen V. Williams, Trust Officer; Cloy D. Huntress, Assistant Trust Officer; Sally Farnham, Assistant Trust Officer, Operations.

Directors: Edwin F. Hahn, Clare D. Hammon, Paul Sylvester, Charles Z. Walker Jr., Gus A. Walker.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		1,930
U.S. Treasury securities		2,296
Obligations of States and political subdivisions		383
Loans	593	
LESS: Reserve for possible loan losses		
Loans (net)		593
Bank premises, furniture and fixtures, etc.		6
Other assets		947
Total assets		6,155

LIABILITIES

CAPITAL ACCOUNTS

Common stock	200
Surplus	50
Reserve for contingencies,other capital reserves	5,905
Total capital accounts	6,155
Total liabilities and capital accounts	6,155

Parent Company: Queen City Investments.
Branch Office: El Toro

Farmers and Merchants Trust Company of Long Beach —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	178
Interest on balances with banks	78
Interest and dividends on investments	270
Trust department income	958
Other operating income	11
Total operating income	1,495

OPERATING EXPENSE

Salaries and employee benefits	337
Occupancy and furniture and equipment expense	6
Other operating expense	283
Total operating expense	626
NET OPERATING INCOME	869
Income before extraordinary items	869
Extraordinary charges (credits)	
NET INCOME	869
NET CHANGE IN CAPITAL	869

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	61,406
(b) Stocks	41,321
(c) Real Estate Loans	14,635
(d) Other Loans	8,903
(e) Real Estate	26,986
(f) Savings and Loan, Other Thrift Deposits	561
(g) Miscellaneous	6,846
Time Deposits:	
(a) Own Bank	2,009
(b) Other Banks	4,020
Demand Deposits:	
(a) Own Bank	2,086
Local Agency Security Investments	24,596
Total Assets	193,369

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	39,281
(b) Personal Living Trusts	50,835
(c) Employee Benefit Trusts	78,223
Total Fiduciary Accounts	168,339
Local Agency Security Accounts	25,030
Total Liabilities	193,369
Market value-Securities deposited with State Treasurer: Court	373
Market value-Securities deposited with State Treasurer: Private	120

First American Trust Company

Trust Company established November 8, 1968

421 N. Main St., Santa Ana 92701 Tel: (714) 558-3211

Principal Officers: Charles A. Potter, President; Thomas C. Casey, Vice President and Trust Officer; Don Dooling, James Raguze, Vice Presidents; Janet Hopmann, Trust Officer; June Wright, Assistant Trust Officer.

Directors: Oscar H. Beasley, Thomas C. Casey, J.H. Derloshon, Robert L. Kelchner, Donald P. Kennedy, Charles A. Potter, William Zaenglein.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks	177
U.S. Treasury securities	105
Obligations of States and political subdivisions	557
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	97
Other assets	1,236
Total assets	2,172

LIABILITIES

Other liabilities	325
Total liabilities	325

CAPITAL ACCOUNTS

Common stock	200
Surplus	100
Reserve for contingencies,other capital reserves	1,547
Total capital accounts	1,847
Total liabilities and capital accounts	2,172

Parent Company: The First American Financial Corporation.
Branch office: Newport Beach.

First American Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	1
Interest and dividends on investments	38
Other operating income	1,504
Total operating income	1,543

OPERATING EXPENSE

Salaries and employee benefits	822
Occupancy and furniture and equipment expense	229
Other operating expense	263
Total operating expense	1,314
NET OPERATING INCOME	229
Applicable income taxes	167
Income before extraordinary items	62
Extraordinary charges (credits)	
NET INCOME	62
NET CHANGE IN CAPITAL	62

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	28,051
(b) Stocks	33,440
(c) Real Estate Loans	44,762
(d) Other Loans	41,882
(e) Real Estate	6,961
(f) Savings and Loan, Other Thrift Deposits	4,193
(g) Miscellaneous	10,483
Time Deposits:	
(b) Other Banks	14,056
Demand Deposits:	
(b) Other Banks	2,140
Total Assets	185,968

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	7,430
(b) Personal Living Trusts	67,600
(c) Employee Benefit Trusts	87,179
Total Fiduciary Accounts	162,209
Corporate Accounts	227
Agency,Safekeeping,Custodian, and Escrow Accounts	23,532
Total Liabilities	185,968
Market value-Securities deposited with State Treasurer: Court	371
Market value-Securities deposited with State Treasurer: Private	99

First Independent Trust Company

Established August 22, 1975

1020 12th Street, Sacramento 95814
Tel: (916) 441-3031

Principal Officers: Deno Evangelista, Chairman of the Board and President; Raymond A. Valine, Vice President, Senior Trust Officer & Chief Financial Officer; Jerry Todd, Esecutive Vice President; Roy K. Vosseler, Vice President & Trust Officer; Rick K.Vincent, Vice President & Senior Pension Trust Officer; H. Dale Verderano, Vice President & Operations Officer; Kathy S. Jones, Assistant Trust Officer & Assistant Operations Officer; W. Iris Youd, Trust Officer; Dean W. Littlefield, Real Estate Officer; Barbara A. Volson, Secretary.

Directors: John A. Bringle, Deno Evangelista, Cyril F. Marelia, William W. Ward, Gaea A. Weber.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks	6
U.S. Treasury securities	287
Obligations of States and political subdivisions	11
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	136
Other assets	226
Total assets	666

LIABILITIES

Other liabilities for borrowed money	143
Other liabilities	108
Total liabilities	251

CAPITAL ACCOUNTS

Common stock	490
Surplus	155
Reserve for contingencies,other capital reserves	-230
Total capital accounts	415
Total liabilities and capital accounts	666

Parent company: Lawyers Financial Corporation.

First Independent Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	3
Interest and dividends on investments	35
Trust department income	486
Other operating income	97
Total operating income	621

OPERATING EXPENSE

Salaries and employee benefits	403
Occupancy and furniture and equipment expense	89
Other operating expense	168
Total operating expense	660
NET OPERATING INCOME	-39
Income before extraordinary items	-39
Extraordinary charges (credits)	
NET INCOME	-39
Other increases (decreases) in capital	5
NET CHANGE IN CAPITAL	-34

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	1,865
(b) Stocks	4,135
(c) Real Estate Loans	8,240
(d) Other Loans	9,790
(e) Real Estate	1,615
(f) Savings and Loan, Other Thrift Deposits	2,737
(g) Miscellaneous	2,111
Time Deposits:	
(b) Other Banks	574
Demand Deposits:	
(b) Other Banks	947
Agency,Safekeeping,Custodian, and Escrow Investments	519
Advances or Overdrafts	-229
Total Assets	32,304

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	3,183
(b) Personal Living Trusts	3,483
(c) Employee Benefit Trusts	25,067
(d) Collective Investment Funds	5,416
(e) Less units of Collective Investment Funds	-5,373
Total Fiduciary Accounts	31,776
Agency,Safekeeping,Custodian, and Escrow Accounts	528
Total Liabilities	32,304
Market value-Securities deposited with State Treasurer: Court	200
Market value-Securities deposited with State Treasurer: Private	100

Home Fed Trust

Incorporated July 28, 1977

707 Broadway, San Diego 92112 Tel: (714) 238-7241

Principal Officers: John G. Hitchcock, Jr., President; Daniel S. Wachowiak, Vice President & Treasurer; Robert W. Grove, II, Secretary.

Directors: John G. Hitchcock,Jr., J. Waidron Hooper; William N. Kinter; N. Park Rider, John J. Roach, Owen W. Strange, Esq., William A. White, Theodore C. Young.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS		
Cash and due from banks		489
U.S. Treasury securities		74
Loans	225	
LESS: Reserve for possible loan losses		
Loans (net)		225
Other assets		174
Total assets		962
LIABILITIES		
Other liabilities		27
Total liabilities		27
CAPITAL ACCOUNTS		
Common stock		625
Surplus		368
Reserve for contingencies,other capital reserves		-58
Total capital accounts		935
Total liabilities and capital accounts		962

Home Fed Trust —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	72
Interest on balances with banks	22
Interest and dividends on investments	10
Trust department income	210
Total operating income	314

OPERATING EXPENSE

Salaries and employee benefits	227
Occupancy and furniture and equipment expense	37
Other operating expense	52
Total operating expense	316
NET OPERATING INCOME	-2
Applicable income taxes	-2
Income before extraordinary items	
Extraordinary charges (credits)	
NET INCOME	
NET CHANGE IN CAPITAL	

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	1,441
(b) Stocks	3,808
(c) Real Estate Loans	2,198
(d) Other Loans	1,336
(e) Real Estate	3,426
(f) Savings and Loan, Other Thrift Deposits	130,814
(g) Miscellaneous	678
Time Deposits:	
(b) Other Banks	50
Demand Deposits:	
(b) Other Banks	418
Agency,Safekeeping,Custodian, and Escrow Investments	122
Total Assets	144,291

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	2,018
(b) Personal Living Trusts	16,930
(c) Employee Benefit Trusts	125,213
Total Fiduciary Accounts	144,161
Corporate Accounts	8
Agency,Safekeeping,Custodian, and Escrow Accounts	122
Total Liabilities	144,291
Market value-Securities deposited with State Treasurer: Court	150
Market value-Securities deposited with State Treasurer: Private	108

Imperial Trust Company

Incorporated April 9, 1975

6380 Wilshire Blvd., Suite 1100, Los Angeles 90048 Tel: (213) 653-8710

Principal Officers: Alvin C. Rice, Chairman of the Board; Eugene W. Ford, President; M. Dale Lyon, Executive Vice President; Albert A. Tammany III, Treasurer; Robert H. Osur, Senior Vice President; Sarah F. Angevine, Ronald Dairaghi, Vice Presidents; Harvey Rosen, Secretary.

Directors: George Eltinge, Eugene W. Ford, George Graziadio, M. Dale Lyon, Alvin Rice.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks	845
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	107
Other assets	167
Total assets	1,119

LIABILITIES

Other liabilities	270
Total liabilities	270
Capital notes and debentures	250

CAPITAL ACCOUNTS

Common stock	537
Surplus	260
Reserve for contingencies,other capital reserves	-198
Total capital accounts	599
Total liabilities and capital accounts	1,119

Parent company: Imperial Bank.

Imperial Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and dividends on investments	161
Trust department income	226
Other operating income	97
Total operating income	475

OPERATING EXPENSE

Salaries and employee benefits	582
Interest on Federal funds purchased and other borrowings	25
Occupancy and furniture and equipment expense	80
Other operating expense	308
Total operating expense	995
NET OPERATING INCOME	-520
Applicable income taxes	271
Income before extraordinary items	-249
Extraordinary charges (credits)	
NET INCOME	-249
NET CHANGE IN CAPITAL	-249

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	15,369
(b) Stocks	25,501
(c) Real Estate Loans	20,092
(d) Other Loans	44,130
(e) Real Estate	3,688
(f) Savings and Loan, Other Thrift Deposits	5,599
(g) Miscellaneous	6,895
Time Deposits:	
(a) Own Bank	15,032
(b) Other Banks	8,685
Demand Deposits:	
(a) Own Bank	243
Advances or Overdrafts	13,965
Total Assets	159,199

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	18
(b) Personal Living Trusts	7,438
(c) Employee Benefit Trusts	137,778
(d) Collective Investment Funds	4,915
(e) Less units of Collective Investment Funds	-4,915
Total Fiduciary Accounts	145,234
Agency,Safekeeping,Custodian, and Escrow Accounts	13,965
Total Liabilities	159,199
Market value-Securities deposited with State Treasurer: Court	100
Market value-Securities deposited with State Treasurer: Private	110

Independent Bankers Trust Company

Trust Company established July 2, 1973

1108 Fifth Ave., San Rafael 94902 **Tel: (415) 457-5922**

Principal Officers: Donald F. Murray, Chairman of the Board; H.M. Knight, President; A.L. Hoover, Vice President and Trust Officer; F.B. Elvebak, Secretary & Trust Officer.

Directors: Conrad L. Cox, R.N. Hall, B.R. Kirchner, H.M. Knight, R.O. Kwapil, J.P. Long, Bryan R. McCarthy, D.F. Murray, W.P. Murray, Jr., Donald M. Scott, Rex T. Silvernale.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS	
Cash and due from banks	23
U.S. Treasury securities	766
Other securities	20
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Other assets	65
Total assets	874
LIABILITIES	
Other liabilities	19
Total liabilities	19
CAPITAL ACCOUNTS	
Common stock	350
Surplus	475
Reserve for contingencies,other capital reserves	30
Total capital accounts	855
Total liabilities and capital accounts	874

Parent company: Independent Bankshares Corporation.
Branch office: Santa Rosa.

Independent Bankers Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and dividends on investments	59
Trust department income	483
Other operating income	91
Total operating income	633

OPERATING EXPENSE

Salaries and employee benefits	495
Occupancy and furniture and equipment expense	71
Other operating expense	144
Total operating expense	710
NET OPERATING INCOME	-77
Applicable income taxes	-40
Income before extraordinary items	-37
Extraordinary charges (credits)	
NET INCOME	-37
NET CHANGE IN CAPITAL	-37

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	14,060
(b) Stocks	23,358
(c) Real Estate Loans	9,250
(d) Other Loans	259
(e) Real Estate	6,495
(f) Savings and Loan, Other Thrift Deposits	1,862
(g) Miscellaneous	1,774
Time Deposits:	
(b) Other Banks	5,653
Demand Deposits:	
(b) Other Banks	96
Agency,Safekeeping,Custodian, and Escrow Investments	17,669
Advances or Overdrafts	2,490
Total Assets	82,966

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	26,344
(b) Personal Living Trusts	16,227
(c) Employee Benefit Trusts	19,969
(d) Collective Investment Funds	3,940
(e) Less units of Collective Investment Funds	-3,981
Total Fiduciary Accounts	62,499
Agency,Safekeeping,Custodian, and Escrow Accounts	17,977
Due to Commercial Department, Advances or Overdrafts	2,490
Total Liabilities	82,966
Market value-Securities deposited with State Treasurer: Court	714
Market value-Securities deposited with State Treasurer: Private	115

Pacific Securities Depository Trust Company

Trust Company established September 3, 1974

301 Pine St., San Francisco 94104
Tel: (415) 393-4000

Principal Officers: William N. Crabbe, President; Charlotte Ryge, Assistant Vice President & Corporate Secretary; Betty R. Carter, Sharon Noordeweir, Senior Vice Presidents; Bruce R. Hehr, John M. Whitesides, Vice Presidents.

Directors: John B. Buchanan, DomingoAA. Boret, Robert W. Bushnell, William N. Crabbe, Robert L. Hunt, Woodward Kingman, Ray H. Lung, Lawrence E. Nerheim, Charles E. Richkershauser, Jr., William L. Schaumberg, Joseph H. Sturdivant, Harrison F. Tempest, Donald L. Wetmore.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS	
Cash and due from banks	16
U.S. Treasury securities	312
Other securities	11
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	394
Other assets	1,115
Total assets	1,848

LIABILITIES	
Other liabilities	314
Total liabilities	314

CAPITAL ACCOUNTS	
Common stock	200
Surplus	294
Reserve for contingencies,other capital reserves	1,040
Total capital accounts	1,534
Total liabilities and capital accounts	1,848

Parent company: Pacific Stock Exchange, Inc.
Place of Business: Los Angeles.

Pacific Securities Depository Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Income on Federal funds sold	2,446
Interest and dividends on investments	3
Trust department income	5,379
Total operating income	7,828

OPERATING EXPENSE

Salaries and employee benefits	2,971
Occupancy and furniture and equipment expense	320
Other operating expense	3,890
Total operating expense	7,181
NET OPERATING INCOME	647
Applicable income taxes	259
Income before extraordinary items	388
Extraordinary charges (credits)	
NET INCOME	388
NET CHANGE IN CAPITAL	388

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
Time Deposits:	
Demand Deposits:	
Agency,Safekeeping,Custodian, and Escrow Investments	26,274,770
Total Assets	26,274,770

LIABILITIES

Fiduciary Accounts:	
Agency,Safekeeping,Custodian, and Escrow Accounts	26,274,770
Total Liabilities	26,274,770
Market value-Securities deposited with State Treasurer: Court	101
Market value-Securities deposited with State Treasurer: Private	101

Pacific Trust Company

Incorporated June 26, 1980

1245 South Winchester Blvd., San Jose 95128 Tel: (408) 244-9605

Principal Officers: Phillip R. Boyce, Chairman of the Board; Victor M. Reid III, President & Chief Executive Officer; Eugene E. Blakeslee, Vice President & Treasurer; Richard M. Pitagora, Secretary· Paula I. Scott, Assistant Secretary.

Directors: Philip R. Boyce, James R. Barranti, Dennis M. Fitzpatrick, Joseph N. Gabriel, Richard M. Pitagora, Victor M. Reid III.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks	286
U.S. Treasury securities	200
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Bank premises, furniture and fixtures, etc.	15
Other assets	10
Total assets	511

LIABILITIES

Other liabilities	25
Total liabilities	25

CAPITAL ACCOUNTS

Common stock	500
Reserve for contingencies,other capital reserves	-14
Total capital accounts	486
Total liabilities and capital accounts	511

Parent company: Pacific Valley Bank.

Pacific Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest on balances with banks	23
Interest and dividends on investments	26
Trust department income	59
Other operating income	1
Total operating income	109

OPERATING EXPENSE

Salaries and employee benefits	118
Occupancy and furniture and equipment expense	15
Other operating expense	25
Total operating expense	158
NET OPERATING INCOME	-49
Applicable income taxes	-26
Income before extraordinary items	-23
Extraordinary charges (credits)	
NET INCOME	-23
NET CHANGE IN CAPITAL	-23

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	587
(b) Stocks	4,992
(c) Real Estate Loans	3,891
(d) Other Loans	335
(e) Real Estate	270
(f) Savings and Loan, Other Thrift Deposits	1,090
(g) Miscellaneous	454
Time Deposits:	
(b) Other Banks	18,023
Demand Deposits:	
(b) Other Banks	141
Agency,Safekeeping,Custodian, and Escrow Investments	1,125
Advances or Overdrafts	2
Total Assets	30,910

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	387
(b) Personal Living Trusts	11,837
(c) Employee Benefit Trusts	17,559
Total Fiduciary Accounts	29,783
Agency,Safekeeping,Custodian, and Escrow Accounts	1,125
Due to Commercial Department, Advances or Overdrafts	2
Total Liabilities	30,910
Market value-Securities deposited with State Treasurer: Court	200
Market value-Securities deposited with State Treasurer: Private	200

Security Title Insurance Company

Trust Company established January 8, 1974

13640 Roscoe Blvd., Panorama City 91409 Tel: (213) 781-3650

Principal Officers: Milton Trafton, Chairman of the Board; W.H. Little, President; Joseph C. Mascari, Senior Vice President, Secretary and General Counsel; Jerome M. Smolar, Vice President, Treasurer and Chief Financial Officer.

Directors: Warren J. Eljenholm, W.D. Hammersla, W.H. Little, Joseph C. Mascari, W. Sherwood Norton, Jerome M. Smolar, R.M. Trafton.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		387
U.S. Treasury securities		43
Obligations of States and political subdivisions		260
Loans	8	
LESS: Reserve for possible loan losses		
Loans (net)		8
Real estate owned other than bank premises		7
Other assets		90
Total assets		795

LIABILITIES

Other liabilities	29
Total liabilities	29

CAPITAL ACCOUNTS

Common stock	250
Surplus	250
Reserve for contingencies,other capital reserves	266
Total capital accounts	766
Total liabilities and capital accounts	795

Parent company: Safeco Title Insurance Company.
Branch office: San Diego.

Security Title Insurance Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and fees on loans	1
Interest on balances with banks	70
Interest and dividends on investments	14
Other operating income	101
Total operating income	186

OPERATING EXPENSE

Salaries and employee benefits	94
Occupancy and furniture and equipment expense	16
Other operating expense	40
Total operating expense	150
NET OPERATING INCOME	36
Applicable income taxes	14
Income before extraordinary items	22
Extraordinary charges (credits)	
NET INCOME	22
NET CHANGE IN CAPITAL	22

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(b) Stocks	57
(c) Real Estate Loans	10,992
(d) Other Loans	5
(e) Real Estate	23,147
(f) Savings and Loan, Other Thrift Deposits	35
Time Deposits:	
(b) Other Banks	81
Demand Deposits:	
(b) Other Banks	209
Agency,Safekeeping,Custodian, and Escrow Investments	11
Total Assets	34,537

LIABILITIES

Fiduciary Accounts:	
(b) Personal Living Trusts	34,462
(c) Employee Benefit Trusts	17
Total Fiduciary Accounts	34,479
Agency,Safekeeping,Custodian, and Escrow Accounts	58
Total Liabilities	34,537
Market value-Securities deposited with State Treasurer: Court	119
Market value-Securities deposited with State Treasurer: Private	119

Title Insurance and Trust Company

Trust Company established June 28, 1968

700 Wilshire Blvd., Los Angeles 90017
Tel: (213) 614-7000

Principal Officers: Winston V. Morrow, Chairman of the Board, Chief Executive Officer and Chairman of the Executive Committee; Gerald L. Ippel, President; Charles L. Coffman, Executive Vice President and Chief Financial Officer; Roger Williams, Senior Vice President, General Counsel & Secretary; Robert L. Hanson, Senior Vice President and Senior Trust Officer; Ray E. Sweat, Senior Vice President & Senior Underwriting Counsel; Edward L. Coffey, Warner L. Harrah, James O. Hickman, Richard C. Mohler, Lawrence A. Newland, Harold Pilskaln, Jr., David R. Porter, Robert G. Sether, Richard G. Sleight, H. E. Tully, Senior Vice Presidents; Frank J. Giovinazzo, Vice President and Controller; Robert A. Sena, Vice President and Treasurer; John Uhlman, Auditor.

Directors: C. L. Coffman, J. Dillon, N.L. Diver, W.J. Fitzpatrick, R. H. Howlett, G. L. Ippel, E. J. Loebbecke, W.OE. Moore, Jr. R.A. Rodeno, R. C. Siciliano, W.A. Simpson, Jr.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS

Cash and due from banks		4
U.S. Treasury securities		2,534
Obligations of States and political subdivisions		2,658
Loans	886	
LESS: Reserve for possible loan losses		
Loans (net)		886
Bank premises, furniture and fixtures, etc.		573
Other assets		1,151
Total assets		7,806

LIABILITIES

Other liabilities	1,623
Total liabilities	1,623

CAPITAL ACCOUNTS

Common stock	1,000
Surplus	1,500
Reserve for contingencies,other capital reserves	3,683
Total capital accounts	6,183
Total liabilities and capital accounts	7,806

Parent Company: TICOR.
Branch Offices (4): Beverly Hills, Newport Beach, San Bernardino, San Diego.

Title Insurance and Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and dividends on investments	572
Trust department income	10,831
Total operating income	11,403

OPERATING EXPENSE

Salaries and employee benefits	5,139
Occupancy and furniture and equipment expense	807
Provision for loan losses	32
Other operating expense	2,646
Total operating expense	8,624
NET OPERATING INCOME	2,779
Applicable income taxes	1,386
Income before extraordinary items	1,393
Net securities gains (losses)	1
Extraordinary charges (credits)	-33
NET INCOME	1,361
Cash dividends paid	1,000
NET CHANGE IN CAPITAL	361

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	346,858
(b) Stocks	355,509
(c) Real Estate Loans	46,847
(d) Other Loans	298,251
(e) Real Estate	97,626
(f) Savings and Loan, Other Thrift Deposits	48,235
(g) Miscellaneous	70,693
Time Deposits:	
(b) Other Banks	176,778
Demand Deposits:	
(b) Other Banks	2,513
Corporate Investments	104,465
Agency,Safekeeping,Custodian, and Escrow Investments	239,167
Advances or Overdrafts	172
Total Assets	1,787,114

LIABILITIES

Fiduciary Accounts:	
(a) Court Trusts	319,126
(b) Personal Living Trusts	330,286
(c) Employee Benefit Trusts	720,421
(d) Collective Investment Funds	447,974
(e) Less units of Collective Investment Funds	-454,251
Total Fiduciary Accounts	1,363,556
Corporate Accounts	118,956
Agency,Safekeeping,Custodian, and Escrow Accounts	304,430
Due to Commercial Department, Advances or Overdrafts	172
Total Liabilities	1,787,114
Market value-Securities deposited with State Treasurer: Court	609
Market value-Securities deposited with State Treasurer: Private	149

Trust Company of the West

Trust Company established January 31, 1972

800 West Sixth St., Los Angeles 90017 Tel: (213) 485-9500

Principal Officers: Robert A. Day, Jr., Chairman of the Board; John C. Dillon, Vice Chairman of the Board; Ernest O. Ellison, President; Glenn C. Weirick, Executive Vice President; E. Harold Baker, Richard Grantham, Stephen C. Johnes, Thomas E. Larkin, Jr., Thomas J. O'Toole, Sheilagh S. Ross, Thomas J. Steffanci, James A Tilton, Senior Vice Presidents; Harley W. Wright, Vice President, Treasurer and Assistant Secretary; Richard D. Godfrey, Arnold P. Robinson, Robert V. Sullivan, Douglas F. Swanson, Vice Presidents; Robert S. Clarke, Secretary.

Directors: John M. Bryan, Robert A. Day, Jr., Damon de Laszlo, John C. Dillon, Ernest O. Ellison, Harold R. Frank, Henry A. Kissinger, Michael T. Mason, Albert C. Meyer, Coleman W. Morton, John M. Robinson, Edfred L. Shannon, Robert G. Sims, Crosby R. Smith.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS		
Cash and due from banks		253
U.S. Treasury securities		200
Loans		
LESS: Reserve for possible loan losses		
Loans (net)		
Bank premises, furniture and fixtures, etc.		784
Other assets		5,096
Total assets		6,333
LIABILITIES		
Other liabilities for borrowed money		1,800
Other liabilities		791
Total liabilities		2,591
CAPITAL ACCOUNTS		
Common stock		475
Surplus		567
Reserve for contingencies,other capital reserves		2,700
Total capital accounts		3,742
Total liabilities and capital accounts		6,333

Subsidiary: TCW Asset Management Company.

Trust Company of the West —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest and dividends on investments	45
Trust department income	9,648
Total operating income	9,693

OPERATING EXPENSE

Salaries and employee benefits	5,562
Interest on Federal funds purchased and other borrowings	103
Occupancy and furniture and equipment expense	561
Other operating expense	1,941
Total operating expense	8,167
NET OPERATING INCOME	1,526
Applicable income taxes	770
Income before extraordinary items	756
Extraordinary charges (credits)	
NET INCOME	756
NET CHANGE IN CAPITAL	756

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	14,568
(b) Stocks	6,708
(d) Other Loans	1,669
(g) Miscellaneous	-60
Time Deposits:	
(b) Other Banks	226
Demand Deposits:	
(b) Other Banks	1
Agency,Safekeeping,Custodian, and Escrow Investments	143,084
Total Assets	166,196

LIABILITIES

Fiduciary Accounts:	
(b) Personal Living Trusts	960
(c) Employee Benefit Trusts	21,927
Total Fiduciary Accounts	22,887
Agency,Safekeeping,Custodian, and Escrow Accounts	143,309
Total Liabilities	166,196
Market value-Securities deposited with State Treasurer: Court	100
Market value-Securities deposited with State Treasurer: Private	100

Western Financial Trust Company

Trust Company established June 10, 1975

100 Mission St., San Francisco 94105 Tel: (415) 495-6767

Principal Officers: Robert H. Morton, President; J.S. Mullen, Steven R. Walker, Vice Presidents; John W. Goings, Secretary.

Directors: Joseph Creamer, John W. Goings, Robert H. Morton, J.S. Mullen, Steven R. Walker.

STATEMENT OF CONDITION; as of June 30, 1982

(In thousands of dollars)

ASSETS	
Cash and due from banks	52
Obligations of States and political subdivisions	281
Other securities	55
Loans	
LESS: Reserve for possible loan losses	
Loans (net)	
Other assets	21
Total assets	409
LIABILITIES	
Other liabilities	10
Total liabilities	10
CAPITAL ACCOUNTS	
Common stock	200
Surplus	100
Reserve for contingencies,other capital reserves	99
Total capital accounts	399
Total liabilities and capital accounts	409

Parent company: Western Title Insurance Company.

Western Financial Trust Company —Continued

REPORT OF INCOME, as of December 31, 1981

(In thousands of dollars)

OPERATING INCOME

Interest on balances with banks	5
Interest and dividends on investments	23
Trust department income	29
Total operating income	57

OPERATING EXPENSE

Salaries and employee benefits	8
Occupancy and furniture and equipment expense	2
Other operating expense	12
Total operating expense	22
NET OPERATING INCOME	35
Applicable income taxes	8
Income before extraordinary items	27
Net securities gains (losses)	4
Extraordinary charges (credits)	
NET INCOME	31
Cash dividends paid	20
NET CHANGE IN CAPITAL	11

FIDUCIARY STATEMENT, as of June 30, 1982

(In thousands of dollars)

ASSETS

Investments:	
(a) Bonds	5,714
(b) Stocks	4,634
(c) Real Estate Loans	8
(f) Savings and Loan, Other Thrift Deposits	1,328
Time Deposits:	
(b) Other Banks	95
Demand Deposits:	
Agency,Safekeeping,Custodian, and Escrow Investments	26
Total Assets	11,805

LIABILITIES

Fiduciary Accounts:	
(c) Employee Benefit Trusts	8,823
Total Fiduciary Accounts	8,823
Agency,Safekeeping,Custodian, and Escrow Accounts	2,982
Total Liabilities	11,805
Market value-Securities deposited with State Treasurer: Court	116
Market value-Securities deposited with State Treasurer: Private	110

SUPERINTENDENT OF BANKS

California Federal Savings and Loan Association

Trust Department Established October 20, 1981

5670 Wilshire Blvd., Suite 630, Los Angeles 90036 Tel: (213) 932-2205

Principal Trust Officers: Barry Aronoff, Senior Vice President; Cheryl R. Andrus, Kenneth L. Paine, Kathleen Rips, Assistant Vice Presidents.

FIDUCIARY STATEMENT, as of June 30, 1982

(in thousands of dollars)

ASSETS

Investments:	
(a) Bonds	20
(b) Stocks	73
(d) Other Loans	27
(f) Savings and Loan, Other Thrift Deposits	1,359
(g) Miscellaneous	496
Time Deposits:	
(a) Own Bank	617
Demand Deposits:	
(a) Own Bank	3
Agency Safekeeping, Custodian, and Escrow Investments	233
Total Assets	2,828

LIABILITIES

Fiduciary Accounts:	
(b) Personal Living Trusts	154
(c) Employee Benefit Trusts	2,026
Total Fiduciary Accounts	2,180
Agency Safekeeping, Custodian, and Escrow Accounts	648
Total Liabilities	2,828
Market value-Securities deposited with State Treasurer: Court	630
Market value-Securities deposited with State Treasurer: Private	100

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